

TWENTY PAGES.

# FRANK LESLIE'S ILLUSTRATED

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No. 1817.—Vol. LXX.]

NEW YORK—FOR THE WEEK ENDING JULY 12 1890.

[PRICE, 10 CENTS. \$4.00 YEARLY.  
12 WEEKS, \$1.00.]



AN ALASKA MEDICINE-MAN AND HIS INCANTATIONS.—SCENE IN THE HUT OF A THLINKIT INDIAN.  
DRAWN BY W. B. STYLES.—[SEE PAGE 491.]



# FRANK LESLIE'S ILLUSTRATED NEWSPAPER.

110 FIFTH AVENUE, NEW YORK.

W. J. ARKELL.

RUSSELL B. HARRISON.

WESTERN DEPARTMENT, 161, 163 Randolph Street, Chicago.  
THOMAS G. PALMER AND ELIAS C. CHAPIN, Managers.

NEW YORK, JULY 12, 1890.

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UNITED STATES AND CANADA, IN ADVANCE.

One copy, one year, or 52 numbers	\$4.00
One copy, six months, or 26 numbers	2.00
One copy, for 13 weeks	1.00

FOREIGN SUBSCRIPTIONS—To all foreign countries in the Postal Union, \$5 a year.

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The publishers of FRANK LESLIE'S ILLUSTRATED NEWSPAPER offer the above premiums to the two persons respectively who will write the best two articles descriptive of the scenery, road-bed, equipment, management, history, and other interesting features of the New York Central and Hudson River Railroad.

The contest is open to all persons for the first prize, and is confined to those not over eighteen years of age for the second. Neither article must exceed two thousand words, and must reach this office before July 1st, 1890.

The merits of the articles will be passed upon by Professor John Kennedy, author of "Kennedy's Dictionary" and "What Words Say." The articles will be used for publication in this journal. Address FRANK LESLIE'S ILLUSTRATED NEWSPAPER, "Railroad Contest," New York City.

THE contribution from Hon. C. T. Saxton on the New Ballot Law for New York is crowded over until our next issue.

WE shall publish in the next issue of FRANK LESLIE'S a striking editorial contribution from the pen of Hon. Henry Watterson, the distinguished editor of the Louisville Courier-Journal, on the subject of the political situation from a Democratic point of view. It goes without saying that Mr. Watterson writes with great vigor and directness, and while very many of our readers may possibly reject his criticisms and conclusions, there are none who will dispute his earnestness and sincerity. Mr. Watterson's article will be followed by one from a distinguished Republican leader, giving the Republican view of the existing political situation.

## THE PROPOSED TRADE WITH SOUTH AMERICA.

THE attitude of hostility which Mr. Blaine has assumed toward the McKinley Tariff bill involves issues of sufficient importance to bring to the front the inquiry whether Mr. Blaine's premises are true. Is it true, as asserted by an *attaché* of the State Department on behalf of Mr. Blaine, that by "trading" the "duties on sugar and on carpet wools" for a special discriminative rate of duty on our exports lower than is given to any other nation, we could obtain "a market for from \$50,000,000 to \$100,000,000 in breadstuffs and provisions, the flour and corn, corn meal, bacon, hams, lard, and preserved meats of all kinds produced in this country, and numerous articles of American manufacture?"

This is the pretense on which it is proposed to base the claim that Mr. Blaine is "shrewd on a trade," and that Congress is playing a game of give-away. The same *attaché* of the State Department who is authorized to blazon Mr. Blaine's trading acuteness has published at government expense what purports to be a report on the condition of the South American States relative to our possibilities of trade with them. As he was appointed by Mr. Blaine to make the report in furtherance of Mr. Blaine's schemes of a Pan-America, what he says may be regarded as also a fair expression of Mr. Blaine's knowledge of the facts. He says:

"Chili has already driven the flour of the United States off the west coast of South America, and now supplies Peru, Ecuador, and Bolivia. The California millers are also beginning to feel the competition of Chili at Panama and along the west coast of Central America, and unless cheaper freights are offered from San Francisco southward, we shall lose a large and lucrative market."

"The Argentine Republic was an importer of breadstuffs a few years since, but the agricultural development of the pampas is so rapid and extensive that the present product not only supplies the local demand, but furnishes an annual surplus, valued at \$14,000,000, for export. The same is true of Uruguay, which has also become an exporter of wheat and flour within the last two or three years, and has an enormous productive capacity now being rapidly developed by Italian immigrants. The time is not far distant when these three countries will deprive the United States of the greater portion of its flour market in the West Indies and South America, and will enter into active competition with us in Europe."

Here is Mr. Blaine asserting, through the same "attaché of the State Department," and who is also the "ex-chief executive officer of the late Pan-American Commission," that we can find a market for \$50,000,000 to \$100,000,000 of breadstuffs in countries which have already driven us out of their own markets, and are about in the near future to become our most formidable competitors in exporting breadstuffs to Europe!

Obviously, if we can sell breadstuffs to such countries, we can with like facility sell them in India, Russia, and Hungary.

In the same report the writer enlightens us thus concerning our market in South America for preserved meats. He says:

"The same countries, Argentine, Uruguay, and Chili, are also large producers of sheep and cattle, and while Chili will supply the west coast with beef and mutton, the Argentine Republic and Uruguay will eventually have a serious effect upon our European trade, being able, from their peculiar advantages, to underbid the beef-producers of the United States anywhere in the world. Already refrigerator ships are sailing nearly every day from the River Plate, loaded with dressed beef and mutton for England and Germany, and packing-houses are being erected on an extensive scale, under an \$8,000,000 subsidy from the Argentine Government. The jerked beef supply of Brazil and the West Indies has long been furnished by Argentine and Uruguay, and the exportations to Europe already amount to millions of dollars annually. . . . The River Plate valley is more to be feared than India, Russia, or Australia as a competitor in breadstuffs and provisions."

"There is scarcely a spot in the River Plate country, comprising Argentine, Uruguay, and Paraguay, more than 500 miles distant from a

navigable river, and our advantages in this respect would not be greater than theirs if ocean steamers could load at Pittsburg, Kansas City, or St. Paul."

This is the official utterance of the explorer of South America specially selected to "coach" Mr. Blaine upon Pan-American questions. If treaties are to be negotiated with the South American Powers whereby we are to offer them free trade in coffee and sugar as a compensation for very low duties on the importation by them of the articles which they chiefly export, the negotiation would doubtless be intrusted to no less "nervy" a diplomat than the *attaché* who has discovered that we can find a large market for American products in those countries which have already outstripped us in the production of the same products.

Unless we can drive a satisfactory dicker as to the rate of duty we are to pay on these our coals on their way to Newcastle, it is proposed that we valiantly impose revenue duties on certain imports like coffee, caoutchouc, and sugar, which we ought otherwise to admit free, inasmuch as we are not producing them. This is a covert return to the non-protective policy of deriving a revenue from non-competing instead of from competing products.

Finally, in carrying out this programme it is necessary to believe that all South American treaties with other countries than the United States, guaranteeing to them equality "with the most favored nation," are to be repealed, in order that a special discrimination may be made in our favor.

Did one delegate from these States in the Pan-American Congress so much as intimate that any such discriminating rates in favor of the United States are possible?

To make such a treaty would be to obliterate the precedents afforded by a whole century of progress, and to slide straight back into that mediaevalism which Adam Smith condemned. The burden of the argument of the "Wealth of Nations" is not directed, as free-traders recklessly assert, against protective duties, but against treaties which give a lower rate of duties to one nation than to another. For these treaties Dr. Smith had no words of indignation adequate to express his abhorrence. Since he wrote, and largely through the influence of his writings, they have passed into total disuse.

And is it now proposed that the United States shall undertake the propaganda for the revival of this defunct and utterly obsolete system of discrimination; and this, too, in order that we may make the effort to sell packed meats to meat-packers and breadstuffs to the exporters of grain!

We have good reason to believe that our South American neighbors are disposed to detect in Mr. Blaine's Pan-American policy a polished but essential survival of the old spirit of Democratic filibusterism which, in its military form, urged on the war upon Mexico, and hungered long for Cuba and others of the Spanish islands. Mr. Blaine's is the treaty stage of filibusterism as distinguished from that of open conquest. Perhaps it deserves to be dignified by the name of industrial filibusterism.

Any system of special treaties with the South American Powers will resemble in one important respect those of Rome with her allies, of England with the Welsh, Scotch, and Irish, and of Prussia with the minor German States. They will be interpreted and enforced by the one central dominating Power or not at all. With a central Power enforcing all old compacts, and necessarily dictating all new ones, Pan-America would soon resolve itself into a confederation, and thence into a more or less consolidated national union.

Such a consummation, if attainable, would be equally fatal to their liberties and to our progress. The United States has neither the talent, the time, nor the wish to be Lord High Constable of a Pan-American empire. Each of the South and Central American Republics desires its own career, and to that end is entitled to its own tariff. Each of them as naturally seeks to protect its own imperfectly developed industries against Europe and against the United States as we desired to nurture ours a century ago. It is to their interest and ours that they shall go on doing so.

In this career they already have the encouraging sympathy of our best statesmen, and we should learn as a nation persistently to frown down and discourage all meddling efforts to sacrifice their welfare to our own, or to broaden our markets at the expense of their production.

It is an extremely narrow view of the protective principle which regards it as wise when applied in behalf of the United States against England, but fails to recognize its equal wisdom when applied in behalf of the leather manufacture of Brazil against that of the United States.

We have all the career we need in governing the hundreds of millions which are so rapidly being absorbed into our great American commonwealth. The increase of these in ten years—nay, in three years—affords a far larger market than the whole of South America; and the portion of this home market which still remains unoccupied by our producers is still far greater than that of Latin America.

*Paul Barendsen*

## TREATING SILVER AS A "COMMODITY."

VENTURA, CAL., June 1st.

SIR—I am a constant reader of your paper, and am a silver miner. The Government is buying my product, and, having no use for it, is piling it up, and at enormous expense building store-houses for its safety. True, they are issuing certificates for it. Why, then, when my relatives in North Carolina are asking Government to do the same thing with their products, cotton, etc., do you make light of them, as under the heading, "An Eccentric Measure?" Why not serve them as you do us silver men? Again, my friends in Massachusetts are blanket-makers, and they say to the Government, "Why don't you buy up my blankets and store for war? True, you have no immediate need for them, but I want to sell, or am willing even to take certificates for them." The one is on a par with the other. Now, should one producer be favored over the other? Respectfully,

REPLY.

SO far as Congress may, by its legislation, buy silver as a commodity merely, and not for coinage into money, the question addressed to us by our correspondent would be invested with force. It is possible that in the recent attempts at legislation by Congress many plans may be suggested which approximate to, or seem to some persons to resemble, a purchase of silver as a com-

modity merely, and not for any purpose or with any view to its coinage into money. It must be borne in mind, however, that this appearance may be illusory in fact, and that the charge that any vote for the purchase of silver, unaccompanied by a provision for its instantaneous coinage, is to be construed as a vote to relegate silver to the rank of a mere commodity, is unfair and dishonest toward the legislator who casts the vote.

If the legislator casts the vote in the belief that the purchase of silver will tend to bring its value to the point where it can be coined without incurring the real or supposed dangers which now prevent its coinage, and in the expectation that the silver now purchased at a discount will all be coined in the near future, upon its arriving at par with gold, upon the ratio of 15.98 to 1, then his action is open to the construction of being intended and judged by him to be a purchase of silver exclusively for coinage and not at all as a mere commodity.

In this point of view it becomes a constitutional act and may well appear to him as a constitutional duty.

The Constitution of the United States (Art. 1, Sec. 10.) in providing that no State shall coin money, nor "make anything but gold and silver coin a tender in payment of debts," clearly implies that Congress shall at all times furnish the States with both gold and silver coins which shall be a tender in payment of debts. The Constitution of the United States thus binds Congress to bimetalism and the double standard, by enacting that the States shall at all times make gold and silver coins a legal tender in payment of all debts, and shall never make anything else. Under this clause a State would violate the Federal Constitution by making gold coins only a legal tender under its laws as to debtors and creditors. A State would as truly violate the Federal Constitution in so doing if Congress had already enacted that coins should be made of gold only, as it would if Congress had made no such enactment. For if the Constitution binds a State to make nothing but "gold and silver coins" a legal tender in payment of debts, Congress cannot so release the State from this liability as to empower it to make gold coins only a legal tender.

Hence the Constitution in binding the States to a gold and silver standard, indirectly but peremptorily binds Congress to the same double standard. To adopt monometallism, therefore, on the gold basis, or on the silver basis, would require an amendment to the Constitution of the United States.

So long as silver is one of the two necessary constitutional money metals, all purchases of it by the Government must fairly be regarded as purchases made with intent to coin, sooner or later. If the impression continues to prevail that the silver so purchased cannot safely or with expediency be coined until it arrives at par with its due ratio, then the silver should be deemed to be purchased with intent to coin it when it reaches its normal ratio. If, on the other hand, the conviction should become so prevalent as to govern legislation, that the enactment of free coinage by Congress would of itself suffice to bring silver to its proper ratio, then the intermediate purchases of silver might be fairly held to be made in order to bring it to its proper ratio by first coining it. Neither purchase differs in principle materially from the purchase of coin with bonds by Secretary Sherman in 1868-70, with the view to maintaining specie payments. If the Government had then a right to work actively to bring its notes to par with coin, it has a right to-day to work with equal energy to bring one of its money metals to par with the other.

Blankets and cotton are not money metals. The various Governments, Federal, State, and municipal, have issued no bonds payable in blankets or cotton, or in wheat or steel. But they have issued millions of bonds payable in "dollars," and defined a "dollar" as being 371½ grains of silver stamped and alloyed in a definite manner, or 25.8 grains of gold stamped and alloyed on a definite plan, without regard to any accidental fluctuations in the value of the bullion contained in either the gold dollar or the silver dollar. Millions of railway, corporate, and private obligations have also been issued payable in these constitutional and statutory "dollars." But no Government, State, municipal, corporate, or private obligations have been issued payable in cotton or in blankets.

While, in law, all legal-tender obligations are undoubtedly payable at the election of the debtor in either of the coined "dollars" of the United States, whether of gold or of silver, in a certain sentiment which is manufactured out of interest, there is a tendency to demand that debts of all sorts shall be paid in those coins wherein the bullion before coinage has the largest value. Out of this sentiment arises a desire on the part of all governments to remove the question altogether by maintaining a uniform ratio or parity between the two money metals.

No such sentiment, interest, or obligation in any way arises concerning the relative prices at which blankets, cotton, or any other commodity sells. If our correspondent is candid, we think he will admit that in the light of these considerations his pretended question was never propounded in any spirit of doubt as to its true answer, but only as a gentle sarcasm on the supposed tendency of certain legislators to treat silver as a "commodity."

## THE DEMOCRACY AND NEW YORK.

THE editor of the Rocky Mountain News, the leading Democratic newspaper of Colorado, announces in a double-leaded article that the next Democratic Convention will not accept any New York man as a candidate for the Presidency. Hill and Cleveland are both shelved. The News insists that the West demands free silver coinage, and says that no New York Democrat, no matter what his professions before election may be, can be trusted to treat the silver question uninfluenced by Wall Street worshippers of the gold standard. So the News shouts for a Western candidate, a free-silver man, full fledged and full pledged.

In taking this position the News risks everything. It sacrifices the battle-cry of free trade and the last chance of Democratic success in 1892 to its interest in the silver question. It is a fact that the great Western silver-producing States that supported Grover Cleveland in 1884 did so on the assumption that he was for the free coinage of silver. Democratic orators and the Democratic press in silver States did not hesitate to pledge him to free coinage. With that peculiar and obstinate self-conceit which is often mistaken for rugged independence and honesty, Mr. Cleveland, soon after his election, with no possible necessity



for an enunciation of his views on the question, proceeded to portray the appalling dangers of the continued coinage of silver. His attitude on this question had much to do with his defeat in 1888, especially in the closer silver-producing States.

The *News* is right in saying that, no matter what candidate is selected from the State of New York as the Democratic nominee, he will be influenced, if not controlled, by the power of Wall Street, which is and will be for years to come, opposed to the free coinage of silver. But the Democratic National Convention in 1892 must either take a candidate from the State of New York, or it must prepare to give up the battle in advance. With a candidate from New York it may have a hope of victory; but it will be more difficult for the Democracy to carry the State than it was in 1888. With a New York candidate, on the other hand, we see no possible chance of a Democratic victory in any of the half-dozen new States, and but little chance of victory in any of the silver States adjacent to the Rocky Mountains. Other issues besides the tariff are forcing themselves to the front. One of them is the silver issue, and it has always been and always will be more troublesome to the Democracy than to the Republican party.

#### A COMING REFORM.

IN the West there is a growing demand for a revision of the tax laws, to the end that personal property may be more generally taxed. This same demand has been made in New York from year to year at every session of the Legislature, but every effort to revise these laws so as to equalize the burdens of the people by imposing a proper share upon personal property is met by obstacles that seem to be insurmountable. Corporate influences combine with private and political influences, and these seem to be sufficient to control the action of both political parties. In other States, noticeably in Vermont and other New England commonwealths, personal property is compelled to pay its due share of the public expense, and the demand for this reform, now that it has been taken up by the Farmers' Alliances of the West, and by the labor organizations of the East, will be made so emphatic that it cannot be passed by or neglected.

In the reform of our tax laws heretofore made, the Republican party of this State has played a most important part. It has constantly sought to equalize taxation and place upon corporate interests a larger share of the public expense. In this it has been in some degree successful; but it should not be content with present achievements. Let it continue its good work until the evils of the present system are wholly extinguished.

If our tax laws mean anything they mean that property, personal and real, should equally contribute to the maintenance of public interests. But it is acknowledged that personal property in this State too readily escapes taxation. The legal ledger-deman by which this is done is familiar to assessors, and wealthy men of the highest standing do not hesitate to resort to it. It is a disgrace that the tax laws are so openly defied and readily nullified.

#### TEXAS WANTS WATER.

TEXAS is making earnest efforts to secure deep water. At five different points on its coast deep-water harbors have been projected, and at all of them it is expected that within a few years the largest ships of commerce will find easy access.

Aside from these enterprises, the outcome of the deep-water agitation, there is a general demand for water improvements on the part of several interior cities. The enterprising citizens of Dallas have surprised the people of the State by bringing to the front the bold project of deepening the Trinity River so as to make it navigable from the coast as far up as Dallas. And the capital of the State, the old, conservative, and wealthy city, Austin, has decided to bond the city for something over a million dollars, to be expended in the construction of a magnificent dam across the Colorado River. This dam, it is expected, will supply water power for the electric-light system of the city, give the city an abundant water supply, and also yield an enormous water power which will be offered to manufacturers.

Austin has no floating and very little bonded debt and its citizens can afford to try the experiment, more especially as it has the indorsement of the leading engineers of the United States. The project will be watched with great interest. It is a new idea in Texas for a city to bond itself for such an enterprise, but the "boom" in Texas has resulted in hot competition between some of the cities, and Austin steps into the race with its dam project and proposes to make itself a vast manufacturing metropolis.

A few years ago the projected improvement might have been laughed at, but, as an eminent statesman has remarked, "One can tell the greatest lie about Texas now and find it the truth three years hence." The city of Austin will have no difficulty in floating its dam bonds. Its credit is good, the city has abundant resources and little debt. If the project succeeds we anticipate that other cities, North as well as South, will follow the example set by the capital city of Texas.

#### THE LOUISIANA LOTTERY.

THE Louisiana Lottery has won, as everybody expected it would, in its struggle with the Legislature of the State. The bill submitting to a popular vote a constitutional amendment extending the charter of the lottery company for twenty years, in return for \$1,250,000 a year, has passed both houses by a two-thirds majority. As it cannot be vetoed by the Governor, it will go before the people in 1892, and if it receives a majority of all the votes then cast it will become a law. That it will command a majority of the popular vote there can hardly be a question. The misfortune is that the illiterate vote in Louisiana is very large, probably one-half of the voters, both black and white, being unable to either read or write, and it goes without saying that with such a constituency the moral argument against the renewal of the franchises of this immense swindle will amount to little. Whether the agitation of this question will result in an attempt to suppress the iniquity by Congressional legislation is yet to be determined. Congress is really the place where the battle must finally be fought out. It can at any time utterly destroy the

value of the lottery privilege by excluding it from the mails, depriving it of the privileges of interstate commerce which it now enjoys, and making it unlawful for banks to receive, and for express companies or railways to carry, any documents or papers in any wise relating to the nefarious business which this company carries on. Until this is done by a national law, we do not see how the lottery swindle, in the present posture of the public mind in Louisiana, can be suppressed. It is a case in which considerations of public morals and public security should compel prompt action on the part of the National Legislature.

#### TOPICS OF THE WEEK.

ANOTHER star is to be added to the National flag, the Senate having passed the House bill providing for the admission of the Territory of Wyoming into the Union. The vote by which the bill was passed was wholly Republican, not one Democrat voting in its favor. It is to be regretted that there should be a division on party lines as to a question of pure public policy, in which there is no room for honest disagreement. If Wyoming has ever been a doubtful Territory politically, the opposition made by the Democrats of the Senate to its admission into the Union will quite effectually, no doubt, take it out of the doubtful column and make it a sure Republican State. It is probable that this act will be followed by another admitting Idaho as a State.

If the politicians of the country were always honest, and their declarations could be accepted as sincere, ballot reform in the several States of the Union would be very easily secured. Every political convention which has been held during the present summer has declared in favor of the reform, the Australian system being generally preferred. We suspect that these declarations are due not so much to the natural preferences of political leaders as to the force and power of the popular demand for the reform. The legislation so far had in several States for the protection of the ballot, and looking to a greater purity in our elections, is a very great gain, but there is hardly a State in which the law may not be made more satisfactory than it is, and the effort of all persons in sympathy with the principle of the reform should be to secure the maximum advantages possible to be obtained by legislation.

THE people of France are at last getting the real truth as to the Panama Canal fiasco. The committee which was sent to Panama to investigate the condition of the canal has made a supplementary report in which it is stated that it would cost 1,737,000 francs and occupy twenty-three years to complete the enterprise. Even then, the committee believe, the work could only be accomplished on the basis of an international agreement, or a syndicate of all the States interested. If the interest to be paid during so long a period, without revenue of any sort, and the general financial charges are taken into account, the capital necessary must be estimated at three milliards (3,000,000,000) of francs. This conclusion is not at all surprising to those who have understood the exact situation at Panama, but it will greatly disappoint many French investors. It is, of course, altogether improbable that in the face of these formidable difficulties any attempt will be made to carry the canal to completion.

THE British Government has saved itself from immediate disaster by abandoning its proposals concerning the fund for the purchase of publicans' licenses. The abandonment is complete, and the defeat of the Government upon this proposition must be regarded as absolute. It remains to be seen whether by bowing to the popular will as to this question it will be able to maintain itself permanently against the forces arrayed against it on other subjects of vital interest. It is noteworthy that notwithstanding their defeat, the publicans, on the very day that the Government withdrew its bill, rolled into the House a monstrous petition, bearing 600,000 signatures, in favor of license purchase. This petition was in the shape of three immense rolls incased in cylinders eight feet high, which filled up nearly the whole floor of the House, and it required all the muscular men about the place to move it. The size of the petition shows the immense hold which this traffic and the appetite which it feeds have upon the average British citizen.

It is natural that localities in which the census enumeration has failed to show a population equal to the expectations of the citizens should manifest disappointment, and it is not surprising that in some cases they should demand a re-enumeration; but when we find an intelligent journal like the *St. Louis Republic* intimating that the enumeration has been governed by political considerations, and that members of the National Republican Committee have used their influence to secure a reduction of the count in Democratic cities with a view of reducing Congressional representation, we must confess our surprise and astonishment. No one in his senses can believe for a moment that the census has been made upon any other than straightforward business principles. Undoubtedly it is defective. In New York there have been well-founded complaints of omissions on the part of enumerators, and we doubt whether the returns made for this city will show the exact population by some thousands; but there is no reason at all to believe that this is the result of anything more than accident or inefficiency on the part of those engaged in collecting the statistics.

THE Pennsylvania Republicans have nominated as their candidate for Governor, George W. Delamater, who has been somewhat prominent in affairs in that State for several years past, and who became well-known to the leading politicians of the country as the confidential secretary of Senator Quay at the National Republican headquarters during the last Presidential campaign. Mr. Delamater is a gentleman of considerable ability, and in his aspiration for the Governorship has had the earnest support of influential leaders of the party. The fact, however, that he was only nominated after a very sharp contest, in which General Hastings commanded the support of delegates from all parts of the State, shows that the wisdom of his nomination was distrusted by many sagacious Republicans, and it is probable that had not

the influence of Senator Quay been cast into the scale, he might have failed to secure the prize. He will undoubtedly be elected. The convention very strongly approved of the McKinley Tariff bill, declared in favor of ballot reform, and cordially indorsed the Administration of President Harrison. Indeed, the enthusiasm with which the President's name was received was one of the notable features of the convention.

It was little less than indecent for the delegates to the recent Reform Presbyterian Synod of New York to denounce the use of wine at the White House on state occasions. Even if the President were a wine-bibber, his position should entitle him to respect, and the censure of a church conference would have been unwarranted. But in view of his elevated character, his pure and Christian life, his uncalculated-for censure at the meeting of a religious body was, we believe, both unfortunate and unjust. It will do more harm to those who inspired the attack than to the object of the unreasonable assault.

THE House of Representatives is entitled to the thanks of the country for its rejection of the free coinage Senate amendments to the Silver bill. The passage of the bill as it came from the Senate would inevitably have affected the public interests unfavorably. It is believed, at this writing, that in the conference which has been asked the House will make no essential concessions to the silver men of the Senate, and that if any bill is passed at the present session it will be upon the lines of the measure originally passed by the House. It is well to remember that the rejection of the Senate amendments was only accomplished by the refusal of a number of Democratic Representatives to co-operate with the great majority of their party in the final vote upon the measure. But for their action in uniting with the Republicans in the House, the infidelity of a few members of the latter party to the principle embodied in the original bill would have resulted in its defeat and the adoption of the amendments made in the Senate.

In his recent address before the Academy of Science of Columbia College, Sergeant Dunn attributed the warm winters of the past few years to irrigation in the West and Northwest. He said that since 1874 irrigation has expanded until 4,300,000 acres of arid land have been made available for raising crops of all kinds, and that this spreading of water over the principal portion of the central plains has induced an increased rainfall, which has been an important factor in diverting western storms to the northward, and preventing areas of high pressure with cold waves from slipping down from the Northwest and overspreading this part of the country. The explanation is ingenious, and if it is well founded it indicates a permanent change in the winters in this part of the country. We are inclined to believe, however, from the large amount of unwatered and unirrigated territory left in the Northwest, as compared with the small area of the irrigated territory, that irrigation has not affected climatic conditions to any appreciable extent. If the coming winter should prove to be one of the old-fashioned kind it would knock in the head the theory of Sergeant Dunn.

WE continue to receive expressions of interest in the FRANK LESLIE Alaska Expedition, and it is apparent that its future progress will be watched with wide-spread attention. We shall publish, in our next issue, a very interesting letter from the pen of Mr. E. J. Glave, who writes not so much of the details of the expedition in its passage through Chilkat Gates as with reference to the general features of the country, the character of its population, their religion, methods of living, etc. Mr. Glave's magazine papers on the African explorations with which he has been identified have been very widely read, but we feel confident that his letters descriptive of his experiences in Alaska will attract quite as much attention, and afford as much real pleasure, as anything that he has ever done in the literary way. His letters are accompanied by admirable sketches made by himself to illustrate the text. The expedition is now beyond the reach of direct communication with the outside world, and correspondence must naturally for some time to come be somewhat irregular, but we shall keep our readers and the public, as far as possible, in touch with the adventurous men who head the enterprise.

THE political campaign in South Carolina is already showing signs of great bitterness. The movement in behalf of Tillman, the Independent candidate for Governor, has acquired a momentum which very greatly surprises the old stagers in politics. The Democratic leaders appear to be especially alarmed, apparently apprehending that this movement may prove sufficiently strong to break down the somewhat arbitrary rule which they have so long maintained. A fortnight ago they summoned Senator Wade Hampton from his duties at Washington to assist in the reformation of the party lines, but his experience does not seem to have been altogether satisfactory, and it may be doubted whether he has achieved the full measure of success which was anticipated. At a number of meetings where he was called upon to speak he was met by such a formidable opposition that he found it impossible to make himself heard with any effect. At one place he was told in plain speech that he had better go back to Washington and not meddle with State affairs. This sort of talk must have produced a novel sensation in this distinguished Senator, whose word has been law in the politics of South Carolina for some years past. Of course it is impossible to foresee what will be the outcome of the present struggle. It may possibly be doubted whether the Democratic machine can be broken down, but it is quite certain that the discussion and agitation which are now going on will have a wholesome influence in promoting independence of feeling and action among those who have too long obeyed the lash of the political task-master. The one thing that is really desirable in every Southern State is that the existing party solidarity should be broken, and that there should be sufficient independence on the part of voters to secure absolutely representative government without any reference at all to cliques, rings, or factions. The presence of a strong minority, capable of compelling a decent respect for sound principles on the part of the majority, is always an element of security in the politics of a State.





DON PRUDENCIO LASCANO, CHILIAN MINISTER  
TO THE UNITED STATES.  
PHOTO BY DIAZ & SPENCER, SANTIAGO.

#### THE NEW CHILIAN MINISTER.

WE give on this page a portrait of Don Prudencio Lascano, the newly appointed Minister from Chili to the United States. Don Lascano is one of the leading men of his country, having been twice Governor of the province and city of Santiago, which is the chief appointment under the President of the republic. He was also at one time Minister of Public Works, and while holding that office introduced many important improvements. More recently he has been Minister to Bolivia, and his high capacity and natural diplomatic skill enabled him to settle very satisfactorily some questions which had for a long time seemed incapable of amicable adjustment. Don Lascano is connected with some of the best families of Chili. His wife was the daughter of Pablo Delano of the United States, who made for himself a name in Chili, of which he became a citizen. She is a lady of most estimable qualities, and her accession to the diplomatic circle in Washington has been hailed with very great pleasure.

#### THE WORLD'S FAIR COMMISSION.

THE World's Fair Commission has elected Hon. T. W. Palmer, of Michigan, as its chairman, and Mr. John T. Dickinson, of Texas, as secretary. Mr. Palmer is well known as a former member of the United States Senate, and more recently as United States Minister to Spain. He is a man of acknowledged ability, and is fond of art and literature. Besides his Detroit home, he

has a farm near that city, where he devotes considerable time and money to the raising of fine stock and to experimental farming. He will make a capable and acceptable chairman of the important commission which has called him to preside over its action.

John T. Dickinson, Secretary of the Commission, was born June 18th, 1858, in Houston, Texas, and was educated in England and Scotland and at the University of Virginia, where he was graduated with the degree of Bachelor of Law when he was twenty-one years old. Returning to Texas two years thereafter, he was elected secretary of the Texas State Capitol Board, which position he held during the entire construction of the largest State House in the Union. In 1888 he was elected secretary and general manager of the San Antonio International Fair Association, and organized and managed its first Texas-Mexican Exposition in November of that year. Last summer he resigned this office to interest himself in behalf of Chicago as the site for the World's Fair. His selection for the secretaryship of the commission is regarded as in every way fortunate.

#### THE YALE-HARVARD BOAT-RACE.

THE recent boat-race on the Thames, at New London, between the Harvard and Yale college crews, was rowed under the most favorable circumstances, the day being perfect, the crews in good condition, and the attendance very large. The race over the four-mile course was won by the Yale crew in 21 minutes and 29 seconds, about three and a half boat-lengths ahead of Harvard, whose time was 21 minutes and 40 seconds. The winning oarsmen rowed in fine form, and the superiority of the Yale stroke was quite obvious. The Harvard admirers were much disappointed at the result, while in the camp of Yale there was immense rejoicing. In fact, the city of New Haven was delirious with joy, the exultation of the populace finding vent in horn-blowing, cannon-firing, cheering, rockets, and red fire. On some of the streets the crowd was very great, and the victorious crew on their arrival were received with a tremendous ovation, and escorted to the campus on the top of a big tally-ho. The cheering was continuous all the way from the station to the college grounds. New Haven probably never before witnessed a celebration so wholly enthusiastic and good natured.

#### THE NEW WAR CRUISER.

THE recent trial of the new United States cruiser *Philadelphia*, built at Cramp's ship-yard at Philadelphia, proved in every way satisfactory. If the accounts are correct the *Philadelphia* is the fastest war-ship of her class afloat. The course over which the trial of speed was made was forty nautical miles, or knots, in length, extending from the North Hampton Life-saving Station to a point off Block Island. The line was perfectly straight, and was laid ten miles off shore. The actual average speed maintained for the four hours' test was 19.512 knots. With the addition of corrections and allowances for the current, the average speed is given as twenty knots for the four hours. This achievement gives the builders of the *Philadelphia* a bonus of \$100,000. They believe that she is capable of even greater speed than was

shown on the trial trip, and made application for a second test, but the naval authorities did not consider it necessary.

The contract price for the *Philadelphia* is \$1,350,000. She is almost a counterpart of the *Baltimore*, but a trifle smaller; she will be 4,324 tons displacement. She is 335 feet long, 48½ feet beam, and 12 16-100 feet deep. She is unarmed, and her machinery and magazines are protected by the new deflected deck of steel, which begins below the water-line and arches from side to side and from stem to stern, like a turtle's back. In case she should be injured below the water-line, there are numerous water-tight compartments which would prevent her from sinking. She has two sets of engines and twin propellers. She has two electric-light plants, and her steering-gear is operated by machinery. Her main battery will be of lighter guns than was originally intended for cruisers of this type. She will have twelve 6-inch guns, and in addition six 6-pound revolving cannons, four Gatlings, and six millimetre guns. She will have fore and aft military masts, used more for the mounting of machine guns in the "tops" than for a spread of canvas. She has also five tubes for the launching of torpedoes at an enemy, and is an ugly customer as a ram, her prow converging in a point below the water-line.

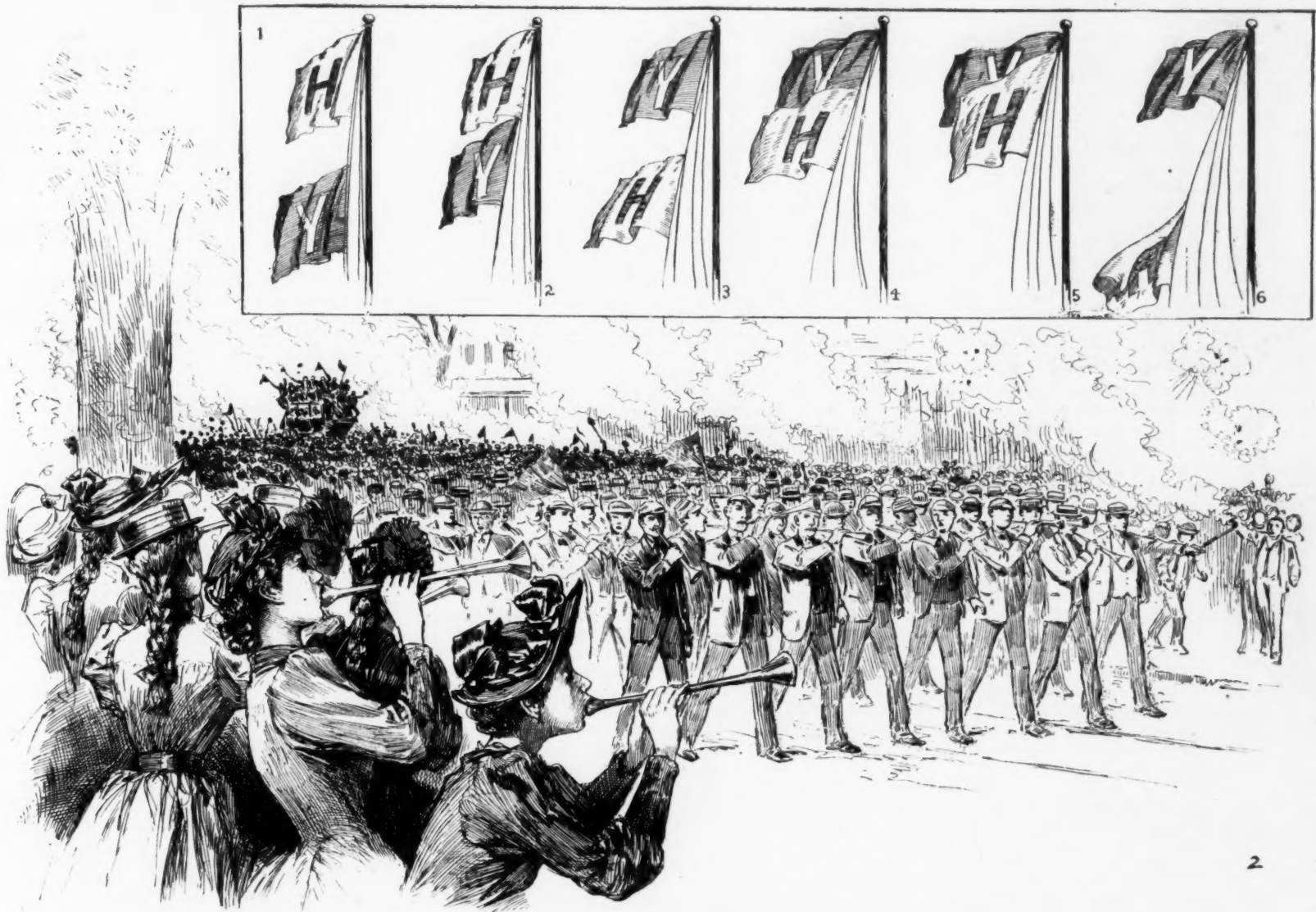


HON. THOMAS W. PALMER, CHAIRMAN OF THE  
WORLD'S FAIR COMMISSION.



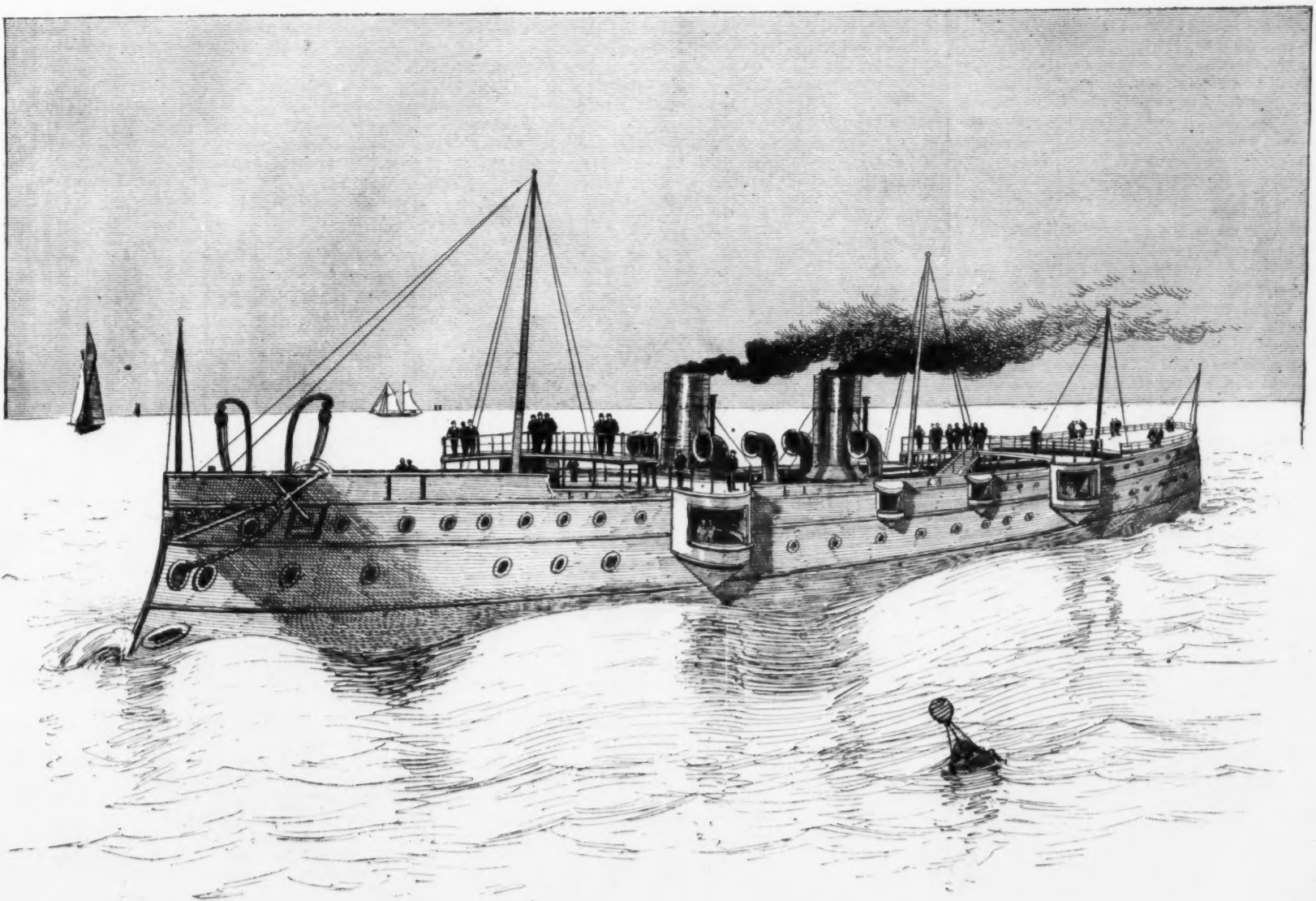
SUMMER DIVERSIONS AT THE SEASIDE.—A LADIES' BOWLING CLUB.—THE DECIDING BALL.  
DRAWN BY MISS G. A. DAVIS.





1. FLAG SIGNAL, SHOWING THE PROGRESS OF THE RACE. 2. ESCORTING HOME THE VICTORIOUS CREW—SCENE ON CHAPEL STREET, NEW HAVEN.

CONNECTICUT.—THE YALE-HARVARD BOAT-RACE, JUNE 27TH.



THE NEW NAVY.—THE U. S. CRUISER "PHILADELPHIA," SAID TO BE THE FASTEST WAR-SHIP AFLOAT, ON HER TRIAL TRIP.  
DRAWN BY C. UPHAM.



## ONLY WAIT!

NO—not just for us  
 May the sunlight be beaming;  
 But somewhere, for some one,  
 Glad sunbeams are streaming  
 Through the dark shadows  
 Of pain and of sorrow;  
 Then, patience, oh, weary one!  
 Wait till to-morrow.

Wait, though the waiting  
 And gloom shall be dreary;  
 Wait, e'en though patience  
 And courage grow weary;  
 Sometime and somewhere  
 The sunlight shall reach thee,  
 And the why and the wherefore  
 God's angels shall teach thee.

## TOLD AT THE CAMP-FIRE.

BY EDITH SESSIONS TUPPER.



ES," said the colonel, as he puffed vigorously at the cigar he was lighting. "Yes, I believe in ghosts. I should be the most ungrateful man alive if I did not, for a ghost once saved my life."

There was a chorus of "oh's" and "ah's" and a feminine shriek or two at this statement.

"Fact," said the colonel, as he leaned back against the huge tree and prepared to enjoy his smoke. "If it had not been for a ghost, and those two dogs yonder, I should not have been here to-night."

We all gathered closer about the camp-fire, and Mrs. Dick Torrington, who was a notorious coward, hastily tumbled from her hammock and came forward crying out that her teeth had already begun chattering; while her husband voiced the sentiments of the group by begging the colonel to tell us the story.

We were a happy, jolly party, camping out in the Adirondacks. There were the Meachams, the Torringtons, Joe Darrow, the colonel, and the writer. We had been fishing all day, and had had most extraordinary luck. The result of the day's sport had formed a most bountiful supper, washed down by sparkling Clicquot. We were all in a most amiable frame of mind—in just the mood to hear a story. Would the colonel tell us about his ghost?

The colonel was an eccentric gentleman of about forty-five years. Why he was called colonel, no one could tell. Possibly because he spent a great share of his time among his Southern friends, and there acquired the sobriquet. At all events, though at times decidedly peculiar in word and action, he was an awfully good fellow, a great diner-out, and a capital story-teller. We had often been regaled by his marvelous tales of adventure by field and flood, but he had never led us into a domain peopled with spectres.

He signified his willingness to guide us thither to-night, and so we huddled between him and the fire and proceeded to make ourselves as comfortable as possible during the recital.

Mrs. Dick snuggled up under her big husband's arm. Bess Meacham drew a little nearer Joe, and even Phyllis, who boasted there was nothing under heaven she feared save drunken men and snakes, condescended to allow me to sit on the pile of blankets where she had thrown herself, her pretty head pillowed on her little brown hands.

The colonel, of course, was facing us; moving quietly about behind was Jack Courty, the guide, and stretched out in lazy enjoyment by the snapping fire lay the colonel's two superb English bloodhounds.

The great pines, through which the wind was sighing, shut us in. The big red moon was slowly climbing the sky strewn with light, fleecy clouds. Black shadows cast their grewsome lengths along the ground. The long, dim, mysterious vistas of the great forest stretched away on every side. We were in the heart of the wilderness. The surroundings were appropriately weird for an uncanny tale. The stage setting was perfect for a ghostly drama.

"It was in '77," began the colonel, "that I bought a ranch in Colorado and stocked it with sheep. My health had been so miserable for some time, the doctors all agreed that an out-door life was what I needed. I was loath to leave St. Louis, where I was enjoying social life amazingly, but as I did not care to fill a consumptive's grave just then, I yielded to the advice of my physicians."

"My ranch of a thousand acres lay in a great, green, fertile valley, shut in by frowning mountains. It was a beautiful spot—a veritable garden of the gods."

"The neighboring ranch was owned by a young Englishman, a big, handsome, blonde fellow, with the sunniest disposition and the sweetest smile in the world. It was impossible to know him and not love him. Gad! how fond I was of that boy!"—The colonel broke off and smoked a few moments in silence.

"I always fancied," he finally resumed, "that he had been in some scrape or other in England, and had come to America to be rid of it. Nothing disgraceful, I am sure. I cannot connect dishonor with Lionel Ashton. He was so ingenuous, open-hearted, and frank for anything of that sort. He may have been indiscreet, reckless, imprudent, but never dishonorable."

"We were soon the warmest friends. Not a day passed that we did not see each other. We rode about the ranches together, inspected and criticized the sheep and cattle, went to the mountains on hunting excursions, and the cool of the evening always found 'my boy' stretched full length in front of my cabin, pulling away at his pipe and discussing some topic of mutual interest."

"He was almost like a son—or, rather," said the colonel, hastily correcting himself, "like a younger brother. If he did not

come over just at an appointed hour I missed him directly, and found myself wondering why Lionel didn't come. And then when he came dashing up on his pony, his fair young face shaded by his big sombrero, and calling out in his cheery voice, 'Hello, Colonel!' some way the day at once grew brighter."

"Toward the end of August, Lionel began to talk about going through the northwestern part of Kansas in search of more cattle for his ranch. He had heard of some particularly fine creatures, which he wished to secure. He intended to stock his ranch well, and then go to southern California for the winter, and was continually urging me to join him. After advising with my physician, I finally agreed, and when, on the morning of the 9th of September, he rode away, that was our plan. We shook hands on it. I clung to his a little longer than usual—I watched him down the road to the bend, saw him turn, wave his sombrero—and then the mountain hid him from sight."

"The days were very long then. I missed him terribly. Every day I rode over to his cabin and took a look around at his books, his collection of pipes, the banjo he used to love to thrum in the soft twilight—everything spoke so plainly of him; moreover, strangely enough, everything seemed invested with a mournful charm. I could not shake off the melancholy that seized me when I stepped inside the little room where he had lived. He had entwined the Stars and Stripes with the Union Jack in one corner. Some way I couldn't look at those flags without at once getting a big lump in my throat."

"It was pitiful to see his dogs—a brace of fine English bloodhounds. They followed me about and regarded me with anxious, questioning eyes. They would sit by the hour looking wistfully down the road, watching—watching for their beloved master to come back—but he never came."

"One night—the 14th of September—I shall never forget it—I could not sleep. I would fall into an uneasy doze, from which I would suddenly start, always with some premonition of horror strongly impressed upon me."

"The dogs, too—Beelzebub and Taurus—were uneasy. To and fro they walked, constantly changing their positions, and growling in their sleep. At last they came to me, and thrusting their cold noses in my hand, mutely petitioned to be allowed to go forth. I opened the door. It was midnight. Midnight in that awful wilderness. The stars were glittering far above the tops of the mountains. A cold breeze blew down from the heights, and something colder seemed to clutch my heart, for—laugh if you like—in that solemn stillness, alone with nature, at the dead of night, I heard the voice of my boy—Lionel Ashton—cry, 'My God! Colonel, Colonel!'"

"At that instant Taurus lifted his head in the air, and out upon the night went a series of the most mournful, blood-curdling howls I ever heard. Beelzebub joined in this dismal chorus, and all I could say would not silence them."

"I was startled, I admit, but attributed the voice I had heard to an overwrought imagination, although now I am firmly convinced that in his extremity my friend called upon me, and that through some mysterious instinct no one can explain, those poor dumb brutes knew that their master was in peril."

"Ashton had promised that by the 3d or 4th of October he would return. He had even told me what he wanted for his first supper at my cabin, and you may be sure that I had everything in readiness. I cannot tell you how I looked forward to his return, or how disappointed I was when day after day rolled by and he did not come. Disappointment soon grew into depression, and finally into a settled conviction that something was wrong. I could not banish the sound of that voice that rang in agony. It called me at all hours. I knew no rest, and at last decided that, come what would, I should go in search of Lionel Ashton."

"I made known my decision to his herder and to my man, and began preparations for my journey. The big bloodhounds regarded me with mournful interest. With eager glances they watched my every movement. I ordered them shut up when I rode away, fearing they might attempt to join me. Their howls and piteous whines followed me as far as I could hear them."

"For the first four days I easily tracked Lionel. Settlers and ranchmen readily remembered him. He was a person not easily forgotten. But on the fifth day I lost the trail. Every one I questioned shook his head dubiously. Not a trace could I discover. So on the sixth and seventh, I had tracked Lionel Ashton up to the fourth evening after he left my ranch, then he had disappeared as completely as if the earth had swallowed him."

"I was now firmly convinced that he had somewhere met with foul play, and determined to return home and secure help, scour the country—yes, even set his bloodhounds to work—to discover, if possible, his whereabouts."

"At nightfall on the second day of my backward journey I found myself in sight of a long, low cabin, situated in a gloomy ravine. Everything about the place looked dismal enough. The tumble-down out-houses, the flapping doors, the broken windows, all added to the generally disreputable appearance."

"I hesitated before seeking shelter at so forbidding a place, but it was night and there was every indication of an approaching storm, so, trying to banish a feeling of apprehension which stole over me, I rode boldly up to the door and knocked loudly for admittance."

"I confess I was startled when a woman opened the door—certainly a most hideous, repulsive-looking creature. She was big and coarse and masculine. She had most villainous eyes, with puffy, drooping lids, and two long yellow teeth protruded from her thick lips. Repressing my disgust, I asked if a night's lodging could be obtained there. She replied in the affirmative, and called to her husband, who shambled forward."

"He was as ill-looking as his consort, and had I minded a certain inward monitor I should at once have urged my horse from the door."

"However, I decided to remain at this lonely house over night, and leading my horse, followed my host to the dilapidated stable."

"I noticed two or three horses standing in their stalls, and having fastened Sancho, I turned to look at them. I gave one or two a hasty glance, then, with a queer tightening about my heart, I looked straight at Marita, Lionel Ashton's bay mare!"

"To this day I cannot understand how I kept from crying out at my discovery, but I managed some way to repress the exclamation that rose to my lips. I followed the uncouth figure of

my guide out of the gloomy recesses of the barn and up into the cabin with feelings better imagined than described."

"The room into which we came was long and narrow, and across one end was hung a dirty calico curtain. Against this curtain was set the supper table, and the uninviting meal was waiting. The hideous old woman was just putting down the teapot, and standing by the table was a younger woman, almost as ugly and repulsive as the other. She stared sharply at me as I entered."

"I wished myself far away. A foreboding seized me. This gloomy house, these horrible people who were scarcely human in appearance, Lionel's horse in their tumble-down stable—what did it all mean? I slyly thrust my hand into my hip pocket. Yes, it was there. I felt the cold steel of my revolver."

"I glanced at the table. It was set for four people—the back of one chair was close against the filthy curtain of which I have spoken."

"'Stranger, that's your seat,' said my host, clumsily indicating this chair."

"I mechanically stepped forward to take it, when suddenly I saw a dim, shadowy figure already seated there. I recognized it instantly—the form and face of Lionel Ashton! The face was white and sad. It looked at me with solemn eyes—eyes filled with mournful pathos."

"The phantom regarded me thus steadily for a moment, then slowly shook its head and laid its spectral finger on its lip as if in warning, then gradually faded from my sight."

"Thoroughly aroused now, I said, coolly:

"'I think I'll sit here, where I can look out the window and watch the storm come up.'"

"I was watching my entertainers narrowly as I spoke, and I did not fail to see the look of baffled rage that flashed from one ugly face to the other. There was no mistake; they were disappointed because I had chosen a different seat."

"I fully realized I must be wary; that I was dealing with most vicious and wicked people. Why had my poor boy's spectre plainly appeared to me if not to solemnly warn me?"

"This question darted through my mind like lightning, and again Lionel's appealing cry rang in my ears."

"My nerves were already quite shaken, and I was not at all reassured when, a few moments later, the dirty curtain was lifted and a misshapen figure—the figure of a dwarf—who possessed at once the meanest and craftiest face I have ever seen, appeared. It was distorted by a most evil expression, and his bleary eyes stared greedily at me."

"'Great heavens!' I thought, 'into what vile company have I fallen? Why was that creature hidden behind the curtain?'"

"To kill you," was sighed in my ear. Lionel's voice! I could not mistake it."

"You may be sure I did not eat much supper. Under my eyelids I watched every motion and expression. I believed these wretches intended to make way with me, but I resolved they should not take me unawares."

"There was but little conversation. The miserable meal progressed in silence. The muttering of the thunder grew heavier and the lightning began to play fierce and fast. As it flashed through the room it brought into bold relief the malevolent faces of my companions, and only intensified the horror of my situation."

"I realized that something must be done and quickly. I must get out of that house at all hazards. I could not risk a night under that roof. Crash! boom! rolled the thunder. No matter; better, far better, to face the storm than to trust myself with these wretches."

"I pushed my chair back from the table. 'I think I'll not further trespass on your hospitality,' I said; 'I'll push on to-night, as my business is pressing.'"

"I saw their suspicions were aroused, and they eyed me with distrust. I had refused the place at table they had proffered me, and now I was about to continue my journey in this frightful storm rather than remain with them."

"I feared an attack, but putting a bold front on the matter, I offered the old man pay for my supper. He took it, and I crossed the room to the door, opened it, and then they were on me—the father holding me in an iron grip from behind, the dwarf trying to trip me, and the young woman hurrying forward with an axe."

"Good God! was I to be slaughtered like an ox when I had a good revolver in my pocket? I struggled desperately with the men, but in vain; they were too strong for me."

"I saw the old woman snatch the axe and raise it. I shouted wildly for help, when suddenly, above the roar of the wind and the crashing of the thunder, I heard the deep, hoarse baying of hounds, there was a mad rush up the garden path, and with open jaws and fiery tongues, their fierce eyes starting from their heads, came Taurus and Beelzebub! The noble brutes did not hesitate. Taurus leaped full at the throat of the old hag, while Beelzebub flung his powerful frame against the dwarf, knocking him upon the floor and then with unbridled ferocity mangle and tearing the prostrate wretch."

"At the same instant I wrenched my hands free from the old man, drew my pistol and fired. He staggered back wounded in the shoulder. I saw he was disabled, and that the dwarf was dying. With difficulty I called off the dogs, who leaped and fawned upon me with delight."

"The old woman was badly hurt, and her daughter attended to her, while with a rope I found in one corner I securely bound the old man."

"The dwarf was past speech, and now I had nothing to fear from the Amazons. I was wondering what upon earth I was to do with my prisoners, when suddenly two powerful cow-boys, belated by the storm, came dashing up to the door."

"Hurried explanations were made, and one volunteered to ride on to the next ranch, which, by good luck, happened to be the property of the sheriff of the county—and bring back help. This plan was carried out, and for the next three hours his companion, the dogs, and I watched our prisoners."

"About ten o'clock a posse of men rode up, and these precious rascals were given into the custody of the law. My strange story of Ashton's apparition was told, and I identified his mare."

"The next morning the young woman broke down and made a full confession. The horrors which followed that confession are too frightful to repeat. Sufficient to say that these people



had for three years kept a wholesale slaughter-house. Travelers had been dispatched and buried in their garden.

"A search revealed the remains of fourteen different victims, among which was the body of Lionel Ashton. It was the custom of these murderers to seat the trusting guest on the side of the table next the curtain, and with his back toward it. The dwarf was hidden behind it, and while the unsuspecting wayfarer was eating he was struck on the head with the axe, after which if life was not extinct his throat was cut, his body rifled and then flung into a rude grave."

"But the dogs!" cried Mrs. Dick, "how in the world did they get there?"

"On the third day after I left, my overseer neglected to fasten the door of the out-house in which they were shut, and was horrified to see them tearing down the road I had taken. He called, whistled, stormed, and threatened, but they paid no heed. They had a mission to perform."

The colonel ceased. A great silence fell on the little group. The wind wailed sadly through the vast forest. The two big hounds suddenly rose and stretched themselves. Then Taurus walked majestically over to the colonel and laid his head upon his knee and looked up into his face with his faithful heart in his eyes. And as the colonel bent and caressed him, I saw that his eyes were filled with tears.

#### A SUCCESSFUL LADY PRESIDENT.

MRS. L. A. KIDD, President of the North Texas Female College at Sherman, Texas, is one of the best known and most successful educators in the South. She has the distinction of being the only lady ever elected to the presidency of a college south of "Mason and Dixon's Line." She was born in Kentucky; her maiden name was Thornton, her family descending from Baron Thornton, who came to this country in the time of the Pretender. She married Dr. H. B. Kidd, of Yazoo City, Miss., and resided there until his death, eleven years ago. Since that time she has been a teacher. While one of the principals of Whitworth College, Brookhaven, Miss., she was elected to the presidency of the



MRS. L. A. KIDD, PRESIDENT OF THE NORTH TEXAS FEMALE COLLEGE AT SHERMAN.

North Texas Female College, and has made it one of the great educational institutions of the South. She is one of the most intellectual ladies in the Southwest, and of elegant manners, an important requisite in the head of an institution for young ladies. She is possessed of great executive ability, and is a splendid disciplinarian. There are fourteen professors in the faculty of her college, and an average attendance of 300 students. Sherman, Tex., the seat of this college with a lady president, is rapidly becoming a great educational centre, and already has five fine institutions of learning.

#### AN ALASKAN MEDICINE-MAN.

THE aborigines, or so-called Indians, of Alaska, have little in common with the savages of British America and the United States. Their physiognomy is generally of the Esquimaux or Mongolian cast; and in disposition they are peaceable and industrious. Fishing, hunting, and trading are their chief occupations, and some tribes are skilled in wood-carving and metal work. Tribal wars and massacres of whites are alike unknown in Alaska. The natives are found to be very amenable to civilized influence and teaching, where these can be exercised upon them. Comparatively few, however, are brought in contact with the Government schools and missionaries; and superstition and drunkenness are the curses of the great mass of the population. Fetish worship and witchcraft prevail in their most barbarous forms, involving practices of horrible cruelty to women, children, weaklings, and slaves. As Bancroft says, speaking of these races of the North Pacific: "Thick, black clouds, portentous of evil, hang threateningly over the savage during his entire life. Genii murmur in the flowing river; in the rustling branches of the trees are heard the breathings of the gods; goblins dance in the vapory twilight, and demons howl in the darkness. All these things are hostile to man, and must be propitiated by gifts, prayers, and sacrifices; while the religious worship of some of the tribes includes practices frightful in their atrocity."

Atrocious enough, it would seem, is the pretense of relieving mortal illness and pain by incantation alone. This is what is done by the *shaman*, or tribal medicine-man, who reigns supreme in these benighted communities. One of these savage "faith-healers," so to speak, is graphically depicted in the grotesque practice of his craft, in Mr. W. B. Styles's drawing on page 485. The scene is among the Thlinkits, a coast tribe inhabiting the country to the south of Mount St. Elias. In a corner of one of the large, half-subterranean dwellings which a number of closely-related families occupy in common, according to the aboriginal custom, lies the sick man upon a bed of skins. The

doctor, wearing a hideous mask on his face, with a crown of eagle's down, a breastplate of leather, and a pair of cotton drawers with fringes of shell and bone, makes passes over the patient's head with a decorated rattle, and other charms supposed to be efficacious with the spirits. If the invalid recovers, the incantation has worked successfully. If he does not, then he has been bewitched; and the medicine-man forthwith proceeds to seek out and punish the person who has exerted this malign influence. The unfortunate scapegoat chosen is some poor, defenseless wretch, against whom the doctor or the tribe has a grudge. He is beaten, starved, perhaps slain, unless he can counteract the evil influence operating upon the invalid. Foreign officials or residents frequently have to interfere in cases of this kind, where some poor victim, charged with witchcraft and half crazed from starvation, is being forced to dive in icy waters, or wander barefooted in the snow, in search of evil spirits.

The *shamans* of the Thlinkit tribe are chosen in infancy, being the curly-haired male children which are occasionally born among that race, as the out-cropping, no doubt, of some foreign strain. The chosen child is carefully reared apart from the others, and at the age of twelve or fourteen becomes a sort of acolyte to the old medicine-man of the tribe. His food, raiment, and habits of life are distinct from those of his fellows. When a *shaman* dies, he is not cremated, according to the common custom of the people. His body lies in state one day in each of the four corners of the cabin, and is then taken out through some opening other than the door, conveyed to some hill or cavern, and entombed with all the paraphernalia of the medicine-man's rank and office, together with blankets and other household effects for his comfort in the spirit-land.

#### THE YORKTOWN MONUMENT.

WE give herewith an illustration of the Yorktown Centennial Monument, erected at a cost of \$100,000, on the famous field of Yorktown, Va., in commemoration of the surrender of Cornwallis to General Washington. It is somewhat remarkable that the completion of the monument was not recognized by official or public ceremonies of any sort. The only recognition of the event was the visit to the field by Congressional Representatives from the original thirteen States. The monument



THE YORKTOWN CENTENNIAL MONUMENT.

stands on an eminence on the line of old York, commanding a beautiful and full view of York River, and from vessels sailing in certain parts of Chesapeake Bay it can be seen with the naked eye.

There are inscriptions on each side of the base of the monument. That on the north side reads:

Erected  
in pursuance of  
a Resolution of Congress adopted October 29th, 1781,  
and an Act of Congress approved June 7th, 1880,  
to commemorate the victory  
by which  
the Independence of the United States of America  
was achieved.

A bill will be urged in Congress for the purchase of the battlefield, and the citizens of Virginia are agitating the question of removing the monument to Richmond, which they propose to do without expense to the United States. They consider it too fine a structure for its present site, and object, also, that it is inaccessible to the general public.

#### AT HOME AND ABROAD.

LARGE quantities of ice have been purchased in Canada for shipment to New York and Boston.

THE Army bill, as passed by the German Reichstag, fixes the peace effective at 486,983 men until April, 1894.

It is understood that the Chilean Government has decided to purchase fourteen Krupp guns at a cost of \$500,000.

THE Russian nihilists keep the Czar in constant trepidation. Recently a barrel half filled with dynamite was found in the wine-cellar of Gatschina Palace.

MAJOR PANITZA, convicted of conspiracy to overthrow the Bulgarian Government, was executed on the 28th ult. He blindfolded himself, stood erect in plain clothes, and acted courageously throughout. Twenty-one bullets pierced his body.

A RECENT five-days' strike on the Illinois Central Railway cost the company \$800,000. The only offense of the corporation was that it chose to select its own superintendent, and refused to accept the dictation of its employes as to the management of its business.

FRAGMENTARY census reports place the population of San Francisco at 300,000, the Chinese numbering 23,000—an increase of 2,000 since 1880. Salt Lake City has a population of 49,972; Troy, N. Y., has 59,000; and Newark, N. J., 181,220. Chicago claims 1,085,000.

ON the Fourth of July the American flag which President Harrison sent to the American Art Students' Association in Paris was raised in the Latin Quarter. Mr. Reid, the United States Minister, observed the day by giving a reception to American residents and visitors in the afternoon, and by a dinner in the evening.

It is announced that the famous Pennsylvania ship-yards of the late John Roach have passed into the hands of foreign capitalists who have a share capital of \$3,000,000. American investors are to be represented in the management of the new company. It is said that the estate of Mr. Roach will receive \$4,000,000, partly in cash and partly in stock, in the new corporation.

THE reign of the cow-boy in the Indian Territory is over. With the final round-up which has just been completed, the ranchmen have been banished from the Territory and from Kansas, and all stock that is held in that part of the West will be close herded within fences. It is estimated that there are now in the Territory about 500,000 head of cattle. There have been as many as 2,000,000 feeding there at one time.

THE Post-office Appropriation bill, as passed by Congress, provides for an expenditure of \$48,000 for the establishment of a mail-sorting service on ocean steamships, so that mails may be handled in transit, as they are now on railroad trains. Germany is the only country that has so far agreed to join in this movement, and the new arrangement is intended to go into effect on the two German transatlantic lines. Each country will pay half the expense. An effort will be made to get other European countries to enter into the project.

AMHERST COLLEGE is in luck. Among its recent windfalls have been the endowment of the professorship of physical education by Frederick Billings, of New York, with \$50,000; the gift of an athletic field and fund by F. B. Pratt, of Brooklyn, amounting to \$20,000; and the establishment of a fellowship and prizes in the same department by a \$10,000 fund, through Dr. Rufus P. Lincoln, of New York. This endowment is the first of its kind in the country, and has as large a foundation as any other in the college. Mr. Billings has also given \$50,000 to the Moody School at Northfield, and \$50,000 to the University of Vermont at Burlington.

THE last week in June was characterized in many Western cities by phenomenally hot weather. In Chicago, St. Louis, Burlington, Louisville, and other cities the number of sunstrokes was unprecedented, there being in Chicago in one day as many as sixty-eight, while there was scarcely room in the hospitals for victims of the heat who were overcome in the streets. A considerable number of deaths were reported. Three hundred horses died from the effects of the heat. In Burlington, Iowa, the thermometer reached 108 degrees in the shade, and 128 in the sun. Generally throughout Indiana, Illinois, and Iowa the temperature ranged close to 100.

AT the recent meeting of the Yale College Alumni, President Dwight announced that during the past year the gifts and bequests made to Yale amounted to \$716,000. In four years the college had received \$1,244,000. Bequests amounting to \$400,000 are dependent on the life of one person. For the music professorship Ellen Battell Eldridge has just given \$20,000. It is believed this is the beginning of a great department of music at Yale. Land for a theological annex in the West has been given to the college, but the name of the giver and the location of the land have not been announced. The Alumni university fund plan, by which it is proposed that each graduate shall pay at least one cent per day to the university, the fund to be used for the needs of the college, has been formally adopted.

THE Rev. Father H. P. Fleming, a Roman Catholic priest of Orange, N. J., is a model citizen as well as a faithful priest. The city in which he resides has long been more or less under the domination of the saloons, and Father Fleming has been conspicuous in his efforts to break up the iniquity. So sturdy has been his fight, and so uncompromising have been the measures resorted to by him, that he has become a terror to the persons interested in these saloons. On a recent occasion he entered a concert saloon after midnight, and finding a number of frequenters, as well as musicians and singers, he deliberately ordered the place to be cleared, holding open the door that the inmates might pass out, which they very quickly did. The news of his action spread rapidly to other dives in the vicinity, and it is said that within half an hour all of them were closed, and none of them have since been open during the night, and it is probable that the immoral practices which have been carried on in them will be very effectually broken up. If every citizen professing to have moral convictions were as resolute and courageous as this worthy priest, it would not be long before many of the dominant vices of society would be very effectually suppressed.



## TRAGEDIES OF THE LOUISIANA LOTTERY.

IN a previous article on the Louisiana State Lottery I referred to the fact that every man who has been connected with that great game of chance has been at some period in his career overtaken by disaster. The story of their lives is marked by a series of tragedies which have affected themselves, their families, and everybody with whom they have had any connection. Charles Howard, who established the lottery in New Orleans, was killed by a fall from his horse. The eldest son of John A. Morris, who is the present head of the enterprise, met with a fatal accident in Paris. I have already told of the singular misfortune which overtook his young and beautiful daughter and threatened to plunge her life into perpetual gloom and affliction. Something similar is true of all the leading stockholders and everybody who has been associated with this enterprise, which, from a financial point of view, possesses one of the most wonderful histories which have ever been developed in this country. No man, great or small, who has derived profit from the operations of this Fortune's wheel has escaped the fatal influence which seems to have gone hand in hand with the golden and glittering prosperity which has been characteristic of its financial story.

The tragic death of Charles Howard was led up to by a series of social and domestic tragedies the mere recital of which constitutes a romance. He made his first appearance in New Orleans about the time that the war was coming to an end. At that time he was simply known as a prosperous sporting man. His wife was a creole, a very beautiful woman, and his family consisted of three sons and a daughter. Very speedily he became a power in local politics, figured conspicuously as the owner of a successful stable, was a familiar presence about the theatres, and altogether lived the life of a wealthy man about town. He was president of the "Big Six," a fire-engine company whose members were all volunteers, and this company controlled the votes of one of the toughest districts in New Orleans. After the establishment of the Louisiana Lottery, and after the profits from this enterprise began to pour in, Howard suddenly developed, with increasing wealth, a very pronounced social ambition for himself and his family. It is scarcely necessary to say that the story of his attempts to secure an entrance into New Orleans society is a story of repeated and humiliating disappointments, marked, however, by unique incidents which were the results of Howard's unique personality.

The first determined effort he made to further his social plans was made in connection with the Metairie, or the Louisiana Jockey Club, as it is now called. This was one of the most aristocratic organizations in the South, and membership in it was almost tantamount to social acceptance. The race-track dated back as far as 1830, and the most celebrated horses had run there to the delight of crowds of people, who included the representatives of Louisiana's best society to such an extent that the semi-annual meetings were really society events. Howard applied for admission to the club, and as the organization at that time was in want of funds, and he promised to advance enough money to rescue them from their difficulties and restore the track to its early flourishing condition, it was generally supposed that his application would be acted on favorably. When the matter came up for consideration, however, the club decided that they could do better without the money than accept Howard, and he was blackballed. This was the first repulse he received in his attempt to get within the sacred precincts of society, and he felt it very bitterly. He vowed vengeance, and swore to an intimate friend that he would make the race-track over into a graveyard, and the Howard monument would be its most conspicuous ornament. And he did exactly what he said he would do. He went to work and gradually bought up the stock, and before two years elapsed had gotten everything under his control. As soon as the grounds came into his possession he demolished the grand-stand and the other belongings of the race-track and laid out what is unquestionably the most beautiful cemetery in the South, and the most notable thing in it is the Howard tomb. The tall shaft is surmounted by the figure of an angel, whose marble finger is laid on her marble lips. It is supposed to represent Silence. But a well-known woman who had lost a good deal of pin-money in playing policy in Howard's lottery remarked, after gazing at the angel for a time, that she thought the angelic creature was trying to make up her mind whether or not to play 4-11-44.

Howard's next attempt on the social ramparts was made when he bought the old Slocum mansion, located in one of the most aristocratic quarters in New Orleans. This was in 1876. Mrs. Slocum was the mother-in-law of David Urquhart, and the grandmother, therefore, of Mrs. James Brown Potter. Urquhart was the president of a savings bank in New Orleans which came to an inglorious end, and in the winding up of the affairs, which was done in a fashion not at all satisfactory to the depositors, nearly all the Slocum money was lost. It was thought possible that Howard might secure some social recognition through his occupation of so handsome and conspicuous a house, but the event did not justify any such expectation. In the meantime Howard's sons and an only daughter were growing up, and he began to believe that through their youthful and attractive agency he might be able to accomplish, in a social way, the results on which his ambition was fixed.

His oldest son, Frank, was what might be called a dashing fellow. He was tall and athletic, carried himself well, dressed in exquisite taste, and with his handsome face and winning manners he would certainly, under ordinary circumstances, have obtained a position as a social favorite. More than all this, he was probably the wealthiest young man in the South. But with all these attractive qualifications his social progress was very slow, and he soon made what is called in the North "a bad break," that finished, for the time at least, all the social triumphs which his father had planned for him. Some time in 1880 he made the acquaintance of a pretty widow named Mrs. Doswel. She was the daughter of a former Secretary of State, William S. Pike, and when she married into the Doswel family it was considered for her an exceedingly good match. The Doswels were not wealthy, but they belonged to Richmond, Va., and boasted a long line of ancestry. The marriage, however, was not a happy one. Doswel and his wife very soon separated, and the separation was followed by the husband's death.

New Orleans people, knowing the elder Howard's social ambitions, were astonished to see young Howard and Mrs. Doswel constantly together at the theatres and driving out on the famous shell road, which was New Orleans's great drive, behind the fastest trotters in the Howard stables. The young widow had been left with very scanty means, and the only claim she had to social position was through her late husband's family. The young man, however, did not seem to mind the gossip he had stirred up, and that summer, when Mrs. Doswel and her children went to a small resort in Virginia, he promptly followed her. Here, again, they were in each other's company most of the time, and no end of comment was excited by what prudish New Orleans people declared was very imprudent conduct on the part of the pretty widow. The summer came to an end, however, without any untoward incident, and nothing more was thought of it until the following winter, when a remarkable marriage notice appeared in the columns of the various New Orleans papers. It announced the marriage of Frank Howard and Mrs. Doswel, and stated that the marriage had occurred at a small town on the borders of North Carolina and Virginia the previous summer, and that the ceremony was performed by a local justice of the peace. This remarkable marriage notice was followed in the papers the next day by an equally remarkable communication from Frank Howard, in which he denied that any marriage had taken place, and hinted that the publication was practically an attempt at blackmail. This sort of thing, of course, stirred up a sensation which was developed still further by two members of Mrs. Doswel's family publishing newspaper statements to the effect that if Mr. Howard did not withdraw the insinuations in his card he would have to meet one of them without delay. Of course the New Orleans papers teemed with interviews on the subject, and the mysterious Virginia-North Carolina marriage was discussed from every point of view.

Howard was condemned on every side, and his own father, heart-broken by this dreadful blow to his ambition, for a time repudiated his son. The young man's story was that Mrs. Doswel and he had ridden over the boundary into another State, and that a mock marriage had been performed in a spirit of fun. As Mrs. Doswel, however, had taken the matter in dead earnest to the extent of proceeding to Atlanta with Mr. Howard as his wife, and staying there for a week at one of the hotels, it was scarcely clear how this explanation explained things. As a matter of fact, Mrs. Doswel was of course dreadfully compromised, and the only arrangement possible under the circumstances was finally made. In response to the combined influences of Mrs. Doswel's family and his own father, he agreed to go through another marriage, not in a spirit of fun, and the Rev. Father Hubert performed the ceremony. Very shortly afterward the first heir of the second generation to the Howard millions was christened at the Jesuit Church. It is pleasant to know that Mr. and Mrs. Frank Howard have lived happily together ever since. They spend a great deal of time in New York, and have done something toward achieving social position in New Orleans. They are not accepted cordially, but are visited by what is called the "Lottery Set," who have condoned whatever imprudence the wife may have committed.

Willie Howard, another son, recently married in New York Miss James, a New Orleans girl, whose father was at one time lessee of the Louisiana Penitentiary. She had some position at one time, but her husband has abandoned New Orleans and wishes her to blot out the memory of the city to which he owes both his birth and his fortune. The only child who has ever done anything toward advancing the social fortunes of the Howards is the second son, Harry Howard. He is a quiet, sensible kind of fellow, well read and decidedly clever. He married a Miss Gurey, who belonged to an old family of Alabama with an aristocratic lineage. The elder Gurey had always been interested in the Louisiana State Lottery in some fashion, and his wife had therefore received the Howards. The marriage brought some social recognition to the Howard family, but what was their gain was to a certain extent the young wife's loss. Mrs. Harry Howard has never enjoyed the social prestige which was hers before her wedding. She has not lost it all, however, and the Howards secured the advantage of whatever was left. This was used almost immediately on behalf of her sister-in-law, Miss Annie Howard, who was a girl of a sweet, retiring disposition and many lovable characteristics. She made her *début* in New Orleans society, and although she was not accepted in the most exclusive circles, she became a prominent figure at all the large affairs which were of a semi-public character. The year Miss Howard came out the lottery people took possession of the carnival, and the kings and dukes were almost all more or less interested in the whirling drum. Miss Howard, who was a tall and decidedly pretty girl, was chosen queen, and her costume was something to be remembered. But even this appearance of social success was speedily swallowed up in the inevitable tragedy. The year after she made her *début* her father was killed by a fall from his horse at his place on the Hudson River, and since that time she has given herself up almost entirely to charities. Within a few years she has developed some spinal complaint, and her charitable work absorbs most of her time.

Passing over John A. Morris, who was the next most important factor in the lottery, and who is now its head, and whose varied misfortunes have been mentioned, it may be stated that M. A. Dauphin, who is the business manager of the affair, Dr. Samuel Chopin and Dr. Beard, who were at different times family physicians to the Morris family, and who were interested in the lottery, and General Beauregard have all been overtaken at some time or other with the disastrous influence which belongs to the lottery. Dauphin was an old-time friend of Howard, and was popularly believed to be a relative. He is a creole, small, dark, and with swarthy features. For years he has been paralyzed and moves about with the aid of a servant. He has lost almost entirely the use of his limbs, and his signature is shaky and uncertain. He never had any children of his own, but early in his married life he and his wife adopted a young girl and lavished on her every luxury that wealth could give. She was a delicate child, and just as she was approaching womanhood she died so suddenly that her friends scarcely knew that she was ill.

Dr. Chopin, to whom I have referred, was a fashionable New Orleans doctor, and at one time president of the Louisiana Board of Health. He was an authority on yellow fever, a popular club

man, came of an excellent family, had high social position, and altogether was a power in New Orleans. Howard secured him and gave him an interest in the lottery scheme, largely because of the assistance Dr. Chopin could give him in furthering his social ambitions. The doctor accepted the lottery bribe, and with it the shadow which hovered over everything and everybody belonging to the lottery. He did all he could, it may be remarked, to further Howard's progress in society, but without success. Howard deplored this, of course, but did not grudge his friend the fast horses, the good living, the jolly fellowship, and the luxurious existence which the lottery money had secured. But the angel of disaster came along in this case as it did in all the others, and Dr. Chopin was stricken down before word could be sent to his most intimate friends. Dr. Beard, who was Dr. Chopin's partner, and a celebrated oculist, and who also had an interest in the lottery, then became physician to the Howards. A very short time afterward Dr. Beard's wife died. The doctor speedily consoled himself, however, by a marriage with the handsome daughter of one of his neighbors. The Beard tomb stands next to the Howard monument in the Metairie Cemetery. Near it lies all that remains of the brilliant Dr. Chopin, and within a stone's throw are the Dauphin and Morris vaults. Upon the Beard tomb, under the inscription devoted to Mrs. Beard, and setting forth her virtues, is this significant phrase: "She died foregoing one who wrought her so much harm." The doctor is still alive somewhere in Pennsylvania. His young wife is with him, and he has a new family.

Even General P. G. T. Beauregard, who has no interest in the lottery outside his salary of \$10,000 a year, and who simply presides at the monthly drawings, has not escaped the fatal influence. A few years ago his only daughter, the beautiful and accomplished Mrs. Larrendon, was taken off by pneumonia—a few hours' illness and the usual tragedy. Since then General Beauregard has lived very quietly, dividing his time between New Orleans and New York, with an occasional visit abroad, at which times the monthly drawings are presided over alone by General Early.

H. S. HEWITT.

## LIFE INSURANCE.—INQUIRIES ANSWERED.

A TOLEDO correspondent inquires what is the significance to be attached to these words on a policy: "Waive"—in red ink in application on the margin of the face of the policy—"the provision of Art. I., Sec. 1, of the non-forfeiture law of New York, May, 1879." These words upon a policy signify that the policy-holder will not receive the protection afforded by the non-forfeiture law of the State of New York passed in 1879, but that he "waives" his right to it, and in lieu thereof is to receive other benefits afforded by the law. My Toledo correspondent also asks if "a person could be legally held by the company after an examination has been made, application furnished, and policy returned, signed, for the approval of the person." I reply—No; not until payment has been made.

A correspondent asks me to be kind enough to give my opinion of the Royal Arcanum as an insurance company. This is an organization with a very large membership—nearly a hundred thousand, if my recollection is correct—and has branches in over thirty States in the Union. It is a sort of mutual society, offering cheap rates; and my correspondent may depend upon it, the cheaper the rate the less the security.

A correspondent at Denver, Col., says: "I have been contemplating taking out some life insurance on the ordinary life plan, and was told that the New York Equitable paid the highest dividends, but afterward was told that the New York Life and Pennsylvania Mutual paid higher dividends in 1888-89. Is it true that the highest dividends make the cheapest insurance?" I will only repeat what I have said before—that the payment of dividends is not what insurance was intended for, or should undertake to do. The most reckless companies in the past have offered the largest dividends, and my correspondent need only look over the prospectuses of mismanaged companies to find that, if he was in search of dividends, he would have been numbered among their policy-holders. Security is the first requisite in life insurance. My advice to all my readers is, first to look after security and safety; other considerations are secondary.

From Thompson's Mills, N. Y., I have a request for information regarding the twenty-year endowment policy of the Connecticut Mutual and the Mutual Benefit Society of New York. He says: "Would you advise me to take a Connecticut Mutual, or carry a Mutual Benefit, as I have about decided to do?" My answer is, that both companies are about on a par, so far as security is concerned. There is not much difference between them; both are old and old-fashioned.

A correspondent at St. Joseph, Mo., comes to the defense of the Bankers Life Association of Des Moines, Iowa, and says, as an agent of that association, he feels it right to say that it has at the present time "about 3,600 of the banking fraternity among its members; that last year its losses were four and two-tenths per thousand, the year before five and eight-tenths, and the preceding year six per thousand; while the expense fund is ten cents for each year of the three mentioned for each two thousand of insurance, making that fund lower than that of any association in the United States." I did not mean to assail the Bankers Company. I only presented a few words of fair criticism upon that class of insurance. My correspondent gives me favorable figures and shows that the concern has a conservative management. If it continues to make such favorable reports no one need doubt its solvency or soundness, and future prosperity. But my observations leave a strong impression that a life insurance company pretending to transact business at such small expense to the management courts failure, as it lacks cohesiveness to hold together a strong management.

A correspondent at Cleveland, O., asks for information regarding the Northwestern Insurance Company of Milwaukee. The letter states that "while not a policy-holder in the company at present, I have been fairly impressed with its claims; but, of course, have no means of proving the claims the different representatives make for their company." In reply to this, I will say that the Northwestern is an old-line company which makes pretensions to be the competitor of the Mutual Life, the Equitable, the New York Life, and others who lead in the insurance busi-



ness. If fifty per cent of the promises which its agents make to secure new business could be realized, I should think the insurance millennium had been reached.

From Montgomery, Ala., I have a letter which should have been answered before, but was mislaid, stating that the writer had just taken out a twenty-payment life policy in the Washington Life of New York, and asking if this policy is productive of as good results as a similar policy taken with the Equitable, and if I consider the policies of these two companies equal. The Washington Life is a sound, solvent, and small old-line company; it is well managed. But I have repeatedly stated that the small companies in competition with the great insurance associations, like the Mutual Life of New York and the Equitable, have no better prospect of success than a small merchant has against the millionaire dealer. Of course there are small companies that grow into great ones; this has been the case in the past. It has been so notably with Mr. Harper's Mutual Reserve; but it is very difficult now for a small company to advance to the front rank. The great companies have the best agents, and for the most part they have devised the best schemes of insurance. Beyond all, they certainly offer the best security, if one only has the knowledge and wisdom to select the best.

Before I close my weekly contribution I wish to say that some of the inquiries addressed to me have given me considerable trouble. I am engaged in unraveling intricate questions, and purpose to answer all requests for information that appear to be honest on their face, and that refer to the life-insurance business. It must be borne in mind that I can answer but a few of these questions in a single column, and I therefore ask my readers to be patient if they do not hear from me as soon as they have reason to expect a response.

### The Hermit.

#### IN FASHION'S GLASS.

##### A REFLECTION OF MID-SUMMER NOVELTIES.

[Any of our lady subscribers who are desirous of making purchases in New York through the mails, or any subscribers who intend visiting the city, will be cheerfully directed by the editor of the Fashion Department to the most desirable establishments, where their wants can be satisfactorily supplied.]

THERE are some very pretty printed foulards which are remarkably cheap, and very quiet in coloring. The most novel have small sprays and designs in black on a white ground, or pretty fanciful patterns in white forming broad stripes on a gray or dull-blue ground. A charming dress is made of foulard with a white pattern on a flax-blue ground. The skirt is plain but rather full, and the material is drawn together on the left side about half-way down by a rosette of flax-blue ribbon. The opposite side is ornamented with a panel of white lace and a drape of blue silk down the centre, caught at intervals by rosettes. The short-waisted bodice is plain at the back, but has a sheaf of pleats in front under the ribbon waistband. The gigot sleeves are finished off with turned-back lace cuffs and rosettes, and a deep collar of lace is worn round the neck.

There is quite an assortment, this season, of summer piqués, which, besides being popular for ladies' waistcoats, are used extensively for little boys' kilt suits. There are a variety of patterns, some being flecked with little raised white figures, and others hair-lined with colored stripes. For little boys they are generally made into kilt or box-pleated skirts, with open jackets over blouses of linen. Batiste is also a favorite material for little boys' dresses, one of this description being illustrated here. It is a house dress, suitable for little boys from two to four years of age, and is made with an embroidered flounce for the skirt, and bretelles of the embroidery over the shoulders. Little boys in their first trousers are wearing full Garibaldi blouses of white linen, with deep rolling collars edged with embroidery, and a scarf of soft silk in a bright color tied beneath the collar.



DRESS FOR LITTLE BOY.

The Medici collar for ladies is a favorite style abroad, and is most popular for dinner and theatre dresses. Sometimes the collar is made separate from the dress, and arranged to suit many costumes. One pretty design is made of black velvet, and attached to it is a turned-down collar of rich guipure or Irish lace in round points. A charming bodice for an evening toilette is made with a plain round corsage of broché or figured silk, finished off with a full lace chemisette cut in a straight line across the chest and back. A lace flounce falls over and partly hides the chemisette, and is carried up and arranged in coquilles over the shoulders above the short, puffed sleeves, which are also finished off with a lace flounce. This bodice has a quaint, old-fashioned effect, and would make a lovely accompaniment to skirts of white lace, mull, or India silk.

A simple and charming ball-gown for a young lady is illustrated, and is made of white satin *fourreau*, bordered on the skirt with white ostrich-feather trimming. The low bodice has draped fronts, which are pleated in round the arm-holes and drawn in at the centre front with a long buckle of brilliants. The back of the bodice is pointed like the front. The gigot sleeves are pleated at the shoulders, and are very tight below. A bouquet

of shaded carnations is added to the left side of the corsage.

Now that dress-skirts are so plainly made, the fashion is revived of trimming the hem with some sort of a flounce. For a street-gown, when the material is of wool, the flounce is a quarter of a yard deep, laid in knife-pleats and machine-stitched about an inch from the top. For soft silks or gauzes, a wide, overhanging puff, cut bias, is the prettiest. Some evening gowns have a border of flowers veiled with a puff of tulle, while others have a ruching of fringed silk.

Some newly imported summer gloves of Milanese silk have patented treble-woven finger tips, which is a most acceptable invention. Silk gloves are the pleasantest and coolest, and at the same time most expensive, for summer wear, as the fingers are through in no time. By this new plan the tips of the fingers and thumbs are thickened during the process of manufacture, thereby giving strength where most requiring it, and offering the greatest resistance to wear.

ELLA STARR.

THE Alaska Exploring Expedition sent out by W. J. Arkell, of New York, is likely to achieve results of much more practical importance to this country than any amount of polar exploration, such as now occupies the attention of the Scandinavian nations. While Dr. Nansen is preparing for his grand drift from the New Siberia islands to the North Pole; and while Nordenskjöld for Sweden is arranging a trip into the Antarctic ice-fields, a small party of Americans propose to penetrate the secrets of our most northern possession. They intend to explore the White and Copper river systems, and secure trustworthy information concerning a range of great mountain peaks, of which one may be the highest on the continent. Their work will be of more value to the geographer probably than to the geologist or mineralogist, yet their incidental observations concerning the natural resources of the country will be worthy of attention. Alaska is rapidly assuming importance as an American territory, and it will not be many years before a stream of emigration will turn in that direction, bent on exploiting its mineral, fur-bearing, and agricultural wealth.—*Springfield (Mass.) Republican*.

#### PRIZES FOR AMATEUR PHOTOGRAPHERS.

TO ENCOURAGE the art of photography, and especially to encourage amateurs in the art, FRANK LESLIE'S ILLUSTRATED WEEKLY hereby offers a prize of a \$100 photographic camera of the finest make, or \$100 in cash, to the amateur photographer who shall send us the most perfect and artistic specimen of his or her work, done solely by himself or herself, from the time of making the exposure or negative to the mounting and finishing of the photograph.

And a second prize of a \$100 camera, or \$100 in cash, to the amateur photographer who shall send us the most perfect and artistic specimen of work, the exposure or negative of which has been made solely by himself or herself, and the developing and mounting by others.

A third prize of a No. 4 "Kodak," valued at \$50, to the next most perfect specimen of work that may be sent us, whether made wholly by the contestant himself from the taking of the exposure, or whether made with the assistance of others in developing and mounting, etc.

In order to broaden the scope of the competition, we will also give three diplomas of the first, second, and third grades, respectively.

The specimens may be landscapes, figure subjects, machinery, etc. It is our purpose to devote a page weekly of this periodical to the reproduction of the choicest pictures that are sent in for this competition, and at the close of the competitive period we shall produce photographs of the chief contestants. The prize-winners will be selected by a committee consisting of Mr. Pach, the eminent photographer of this city, and Mr. Joseph Becker, the head of the art department of FRANK LESLIE'S ILLUSTRATED NEWSPAPER. The first contest will, if the competition is sufficiently animated, be followed by others. The contest will be limited exclusively to amateurs, who may send as many specimens of their work as they choose. Professionals are barred. Address all communications to

ARKELL & HARRISON,

"Photograph Contest," JUDGE Building, New York.

#### RULES GOVERNING THE CONTEST.

The contest will close August 1st, 1890, and the prizes will be awarded as soon thereafter as possible.

No restriction is made as to the number of photos sent in by any one contestant, nor as to the date or time of taking them, excepting that they must all be received before August 1st next.

The photos must be sent in mounted and finished complete. Negatives merely will not be admissible.

The size of the photo entered can be as large or as small as the judgment of the contestant may dictate.

The subject of the photo sent in in competition may be either scenery, figures animate or inanimate, architecture, exterior or interior views, or any object which the contestant may choose.

The contestant must write his or her name and address, age, the date of taking the picture, the title, and a short description of same on back of the photograph. Also state thereon whether printed and finished complete by himself or with the assistance of others.

In sending entries for the contest, besides the date when the pictures were taken and the description of the subjects, any other facts of interest regarding them should be given. This latter can be sent in on a separate sheet of paper.

#### PERSONAL.

QUEEN NATALIE of Servia has had her life insured for \$200,000 for the benefit of her son.

PRINCE BISMARCK has officially accepted the candidature to represent Kaiser's Lanten in the German Reichstag.

MR. A. A. McLEOD has been elected president of the Reading Railroad. He was formerly vice-president and general manager.

MRS. GROVER CLEVELAND's inheritance from the real estate of her grandfather at Omaha is said to be one-sixteenth of \$800,000.

A PHONOGRAPH, made by Edison expressly for the Mikado of Japan, has been set up in the Mikado's palace, and the monarch is delighted with it.

OXFORD UNIVERSITY has conferred the degree of Doctor of Civil Law upon Mr. Henry M. Stanley and upon Professor Goodwin, of Harvard University.

JOHN L. SULLIVAN, the prize-fighter, when arraigned before a Mississippi court, pleaded guilty to the charge of prize-fighting, and was let off with a fine of \$500.

MR. PARNELL has advised President Fitzgerald, of the Irish National League of America, that he does not favor the proposal to hold a convention of the National League in Baltimore.

THE President has nominated Alexander C. Moore, of West Virginia, to be Minister and Consul-General in Siam; and George W. Fishback, of Missouri, to be Secretary of Legation at Buenos Ayres.

ROBERT J. PEMBERTON, known as the greatest gambler that Kentucky ever produced, recently died at Louisville at the age of seventy-one years. Once, on a steamboat trip from Louisville to New Orleans, he won \$15,000 at draw-poker.

GOVERNOR HILL, of New York, has recently made a tour as far west as Indianapolis, and the warmth of his reception justifies the belief that he is not without friends in that section who would be glad to "boom" his Presidential aspirations.

MISS ANNE BREWSTER, "a society girl of New York," who recently visited Japan, has gone on a pleasure trip to Siberia, going from Nagasaki to Vladivostok. It is the first case known of a young American lady going to the Siberian frontier except for missionary work.

YALE COLLEGE will receive the sum of \$275,000 under the will of the late Thomas C. Sloane, of this city. Of this amount \$200,000 will go to the college for general purposes, and the remainder to the Sloane Physical Laboratory, which Mr. Sloane with his brother built and presented to the college.

RT. REV. BISHOP POTTER, of New York, who made the annual address before the Phi Beta Kappa Society of Harvard on "The Scholar and the State," strongly insisted that the educated man should take part in State affairs. In pointing out evils that threaten the nation, he mentioned the pension legislation as one of the great factors in national degeneracy, and designated the spoils doctrine as another element of serious danger.

THE so-called Indian Messiah who is preaching to the Porcupine Indians, is described as a large man with a tawny skin, and a noble carriage and face. He says that he was on the earth hundreds of years ago, when he appeared to the white people, who used him roughly, and even killed him. One of his followers says he saw marks on the hands of the Messiah, who said he had been nailed to a tree by the hand, and that spikes had also been driven through his feet, and his side had been cut open. The Indians are greatly excited over the appearance of this impostor.

It would seem that Mr. W. K. Vanderbilt does not confine his investments to railway stocks, nor does he find these by any means as profitable as certain other gilt-edged enterprises with which he is connected. It is stated that Mr. Vanderbilt owns eighty per cent. of the stock of the Coney Island race-track, and we are trustworthily informed that he recently received a dividend of forty-five per cent. upon his capital. This is probably a larger per cent. than certain other railway magnates have been able to make out of their racing studs, and possibly they may find here a valuable hint as to the really profitable forms of investment.

It is gratifying to learn, on so good authority as the Brooklyn *Eagle*, that Governor Hill and ex-President Cleveland love each other with a love passing the love of women. They do so, according to the *Eagle*, because they are "large men," and have occupied large stations, two considerations which discourage small and petty animosities. Amplifying its idea, the *Eagle* tells us that "the exalted positions inspire their occupants with elevated views." The prevalent conviction has been that these two "large" men do not entertain the most tender and kindly feelings for each other, but it is obvious that this was due to popular ignorance of the delightful theory of our Brooklyn contemporary. It may be heretical to suggest, but it is still possible, that this tender relation may be disturbed in due course of time, as the Presidential contest approaches, and we may yet have the spectacle of Governor Hill adroitly knifing an ex-President, and an ex-President heaping maledictions upon the Albany statesman.

SCOTCH whisky-drinkers are in mourning over the destruction by fire of the distillery of Glenlivet, the oldest of all the distilleries of Highland whisky, and the only one with a history. A century ago the Highlands swarmed with illicit small stills whose produce the smuggling makers sold into the South Country. So strong were they that the gaugers could not enter the glens, and even detachments of soldiers were roughly handled. The king of the whisky smugglers, according to Mr. Edmund Yates in the *Tribune*, was "Big George" Smith, of Glenlivet, a man as stalwart as fearless. All of a sudden Smith abandoned smuggling, got a warrant for a licensed distillery and site from the Duke of Gordon, and betook himself to honest, lawful distillation. As valiantly as he had faced the gaugers and soldiers he confronted his old smuggling allies, now bitter enemies. Once, in spite of Smith's pistols, they burned down his premises, but, nothing daunted, Smith rebuilt them. From the earliest days until now Glenlivet whisky always topped the market, and a descendant of "Big George" has been in possession.



ROSWELL P. FLOWER.

S. G. PAYNE.

J. MCKENNA.

T. M. BAYNE.



J. G. CARLISLE.

C. R. BRECKINRIDGE.

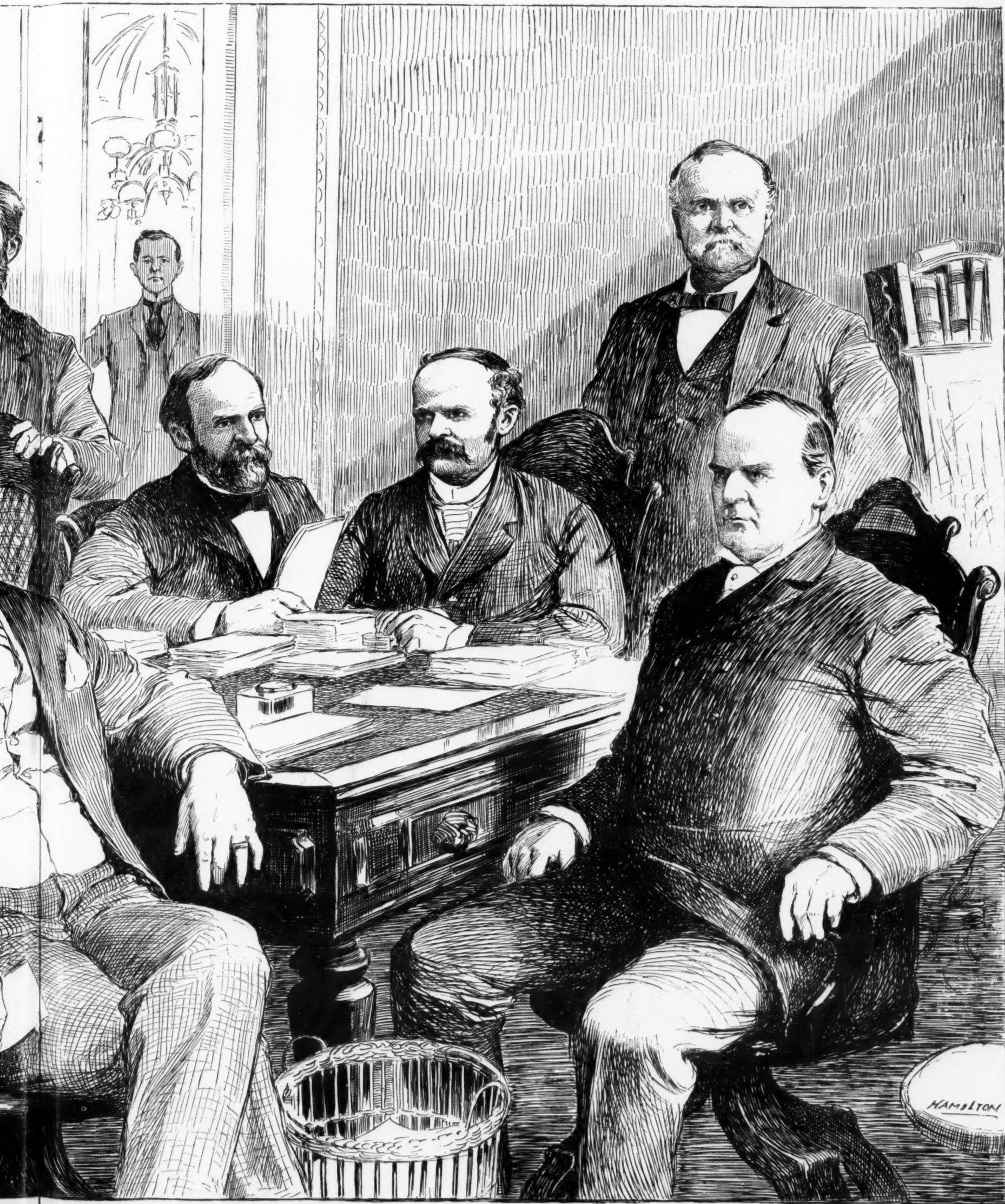
J. H. GEAR.

R. M. LA FOLLETTE.

J. C. BURROWS.



ROGER Q. MILLS.



J. C. FURROWS.

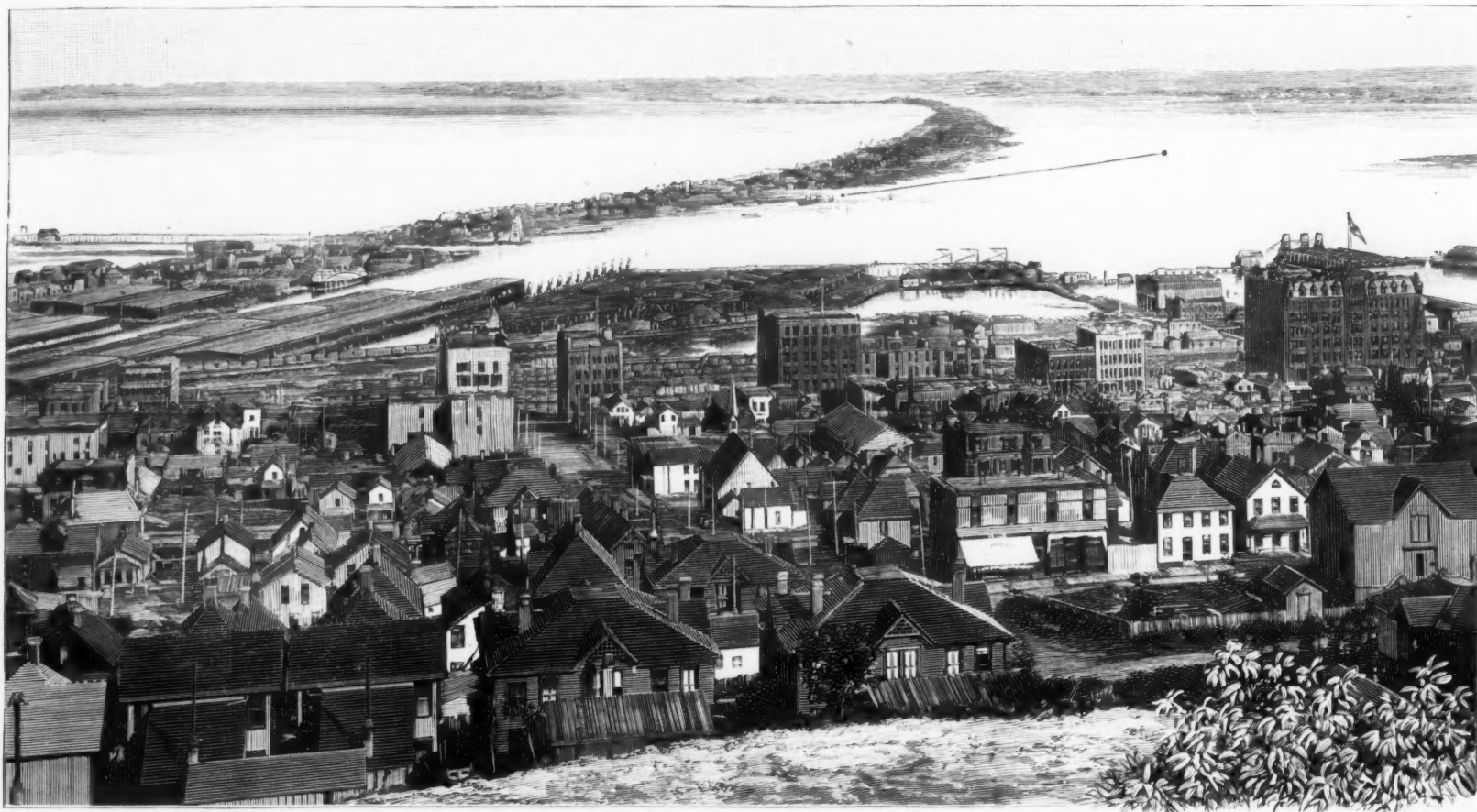
NELSON DINGLEY, JR.

R. McMILLIN.

WILLIAM MCKINLEY, JR., CHAIRMAN.

NTATIVES. WHICH FORMULATED THE MCKINLEY TARIFF BILL.—DRAWN BY HAMILTON.





THE COMING DULUTH-SUPERIOR REGATTA.—VIEW OF THE COURSE, SAID TO BE ONE OF THE BEST IN THE COUNTRY.

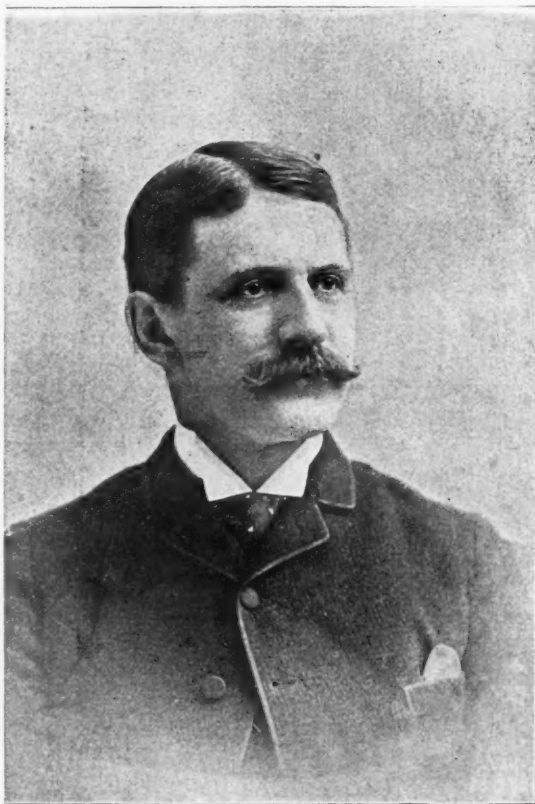
#### DULUTH-SUPERIOR REGATTA.

WE give on this page a view of the course of the coming Duluth-Superior regatta. This will begin July 21st and close July 26th, and is to be held on the bay between Duluth, Minn., and Superior, Wis. The course is one of the best in America, and is protected by probably the finest natural breakwater in the world—Minnesota and Wisconsin points, slender arms of land thrown up by the conflicting forces of the lake and the current of the St. Louis River. Behind these the water is always safe, and seldom, if ever, choppy or unfit for boating purposes. The configuration of the surrounding land affords on all sides a clear view of the course, and the races can be viewed from start to finish. The citizens of Duluth and Superior have raised the sum of \$20,000 to make the regatta a success, and large cash prizes are offered for the professional events. These are interesting rowing men in all parts of the world, and many famous oarsmen have signified their intention to be present. A full series of amateur events are open to members of amateur rowing clubs under the laws adopted by the National Association of Amateur Oarsmen.

The Thirteenth Annual Regatta of the Mississippi Valley Amateur Rowing Association, under the auspices of the Duluth-Superior Regatta Association, will take place Wednesday and Thursday, July 23d and 24th. A large band of Indians from the White Earth Reservation will give various exhibitions in all their native sports, including canoe races between experts. Pleasure-boat and tub races will take place at convenient dates. During the week the Duluth Yacht Club will hold its annual regatta. Paul Boyton will give some of his aquatic exhibitions. The association has invited President Harrison and Cabinet, Governors of States, and other notables to attend the regatta as its guests.

#### THE ISLAND OF HELIGOLAND.

WE give herewith an illustration of the island of Heligoland, in the German Ocean, which England proposes to cede to the German Empire, in consideration of great and valuable territorial concessions in East Africa, and of an undisputed British protectorate of Zanzibar. The island, which has never been treated by the British Government as a defensive position of any



GEORGE W. DELAMATER, REPUBLICAN CANDIDATE FOR GOVERNOR OF PENNSYLVANIA.

naval or military value, has a total area of three-quarters of a square mile. It was captured by the British in 1807, and formally ceded to Great Britain under the treaty of Kiel in 1814.

The main island consists of a red sandstone cliff about 170 feet high, with inaccessible sides, except at one point. The town is divided into two parts, the underland on the beach containing the bathing establishment, "Conversations" house, theatre, coastguards, barracks, and hotels. The Oberland, to which access is obtained by a flight of 192 steps and by a lift worked by steam-power, contains the largest number of houses, including a church, schools, Governor's residence, and light-house. The resident population, nearly all Germans, are occupied in fishing, which is carried on by a fleet of open boats from March to June, and from October to January.

There is a possibility that the British House of Commons will not consent to ratify the agreement of Lord Salisbury to surrender the tiny islet to Germany, and in any case the cession will form the subject of a stormy debate at Westminster. Commanding, as it does, the access to Hamburg and Bremen, Emperor William proposes to transform the rock into a powerful fortress at a cost of many millions of dollars, and this does not strike some Englishmen with favor, while it is especially objectionable to France.

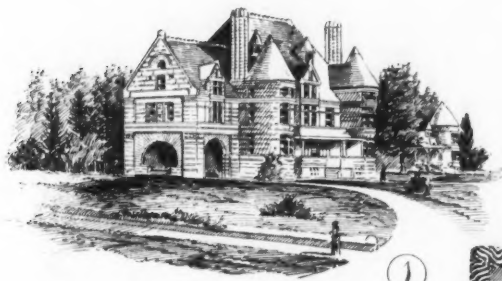
#### MR. PARNELL'S NEW POLICY.

THE London *Spectator* says: "Mr. Parnell is evidently trying to secure followers of a new type. His nominee for North Donegal is Mr. Rochfort Maguire, a Protestant, who took a double-first at Oxford, went to South Africa, and managed the negotiations between the South African Company and Lobengula, the ruler of Matabeleland, conspicuously well. The story goes that he conciliated the barbarian chief by teaching him all manner of games of cards, and taking care not to win too often. He is consequently greatly in favor with the South African Company, and will probably in the House defend their interests as well as home rule. If Mr. Maguire, who is not thirty-five, can speak well, he will be the most valuable ally Mr. Parnell has yet secured; but the new policy is a little risky. Thoroughly cultivated men make indifferent private soldiers, and it is Mr. Parnell's dictatorship which has made his party as strong as it is. As the Arabs say, one builds with clay, not with diamonds."



HELIGOLAND, THE ISLAND IN THE GERMAN OCEAN WHICH ENGLAND PROPOSES TO CEDE TO GERMANY.



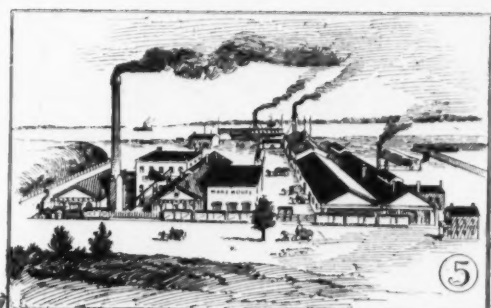
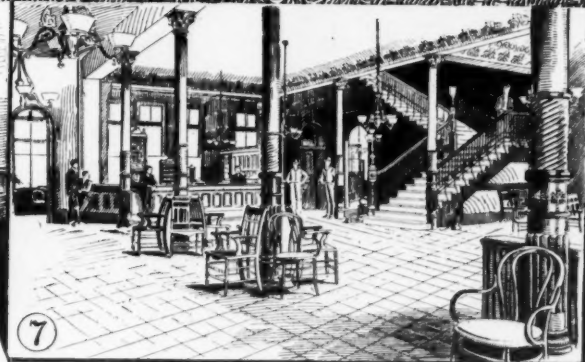


R. F. NEWCOMB.



① Proposed Residence of R. F. Newcomb  
② Library ③ Portrait of R. F. Newcomb  
④ Gem City Roller Mill ⑤ Quincy Paper Mill

⑥ The Newcomb ⑦ St. John's Church  
⑧ Office of the Newcomb ⑨ Newcomb Business  
⑩ Mulliner Box & Planing Co. Block



"VIEWS IN THE 'GEM CITY'"  
— QUINCY, ILL. —

### THE CITY OF QUINCY, ILLINOIS.

IN England they say "a public debt is a public blessing," as it enables idle capital to find a safe investment, and forces the masses of the people to sweat and struggle in order that the capitalist may secure his "pound of flesh" in the shape of interest, to be expended in some foreign land in riotous living. Many cities in this country are laboring under the same hallucination, but I know of no more striking illustration of the English method of managing public affairs than Quincy, Ill. It is one of the oldest cities in the State, yet it only ranks third in population and fifth in wealth. The bonded indebtedness of Quincy is \$1,750,000, or one-third of the entire assessed value. The rate of taxation is seven per cent., which prevents manufacturers and speculators seeking a location for investment from coming here. Public affairs have been managed so recklessly in the past that it will take years of shrewd financiering to wipe out the public debt and place the city in a prosperous condition. Like many places, Quincy has had an abnormal obstruction to impede her progress. Quincy's bump of abnormality differs in size from that of many

cities. It appears in the form of a railroad corporation which holds an exclusive franchise on all of the freight and passenger business that arrives in and departs from the city. There is no one to blame for the present condition of affairs but a few Shylocks, who have never made any effort to improve the shipping and receiving facilities. They are stumbling-blocks to all public improvements that they are not personally interested in, and the sooner they disappear the sooner Quincy will get out of the old rut that has kept her back for years.

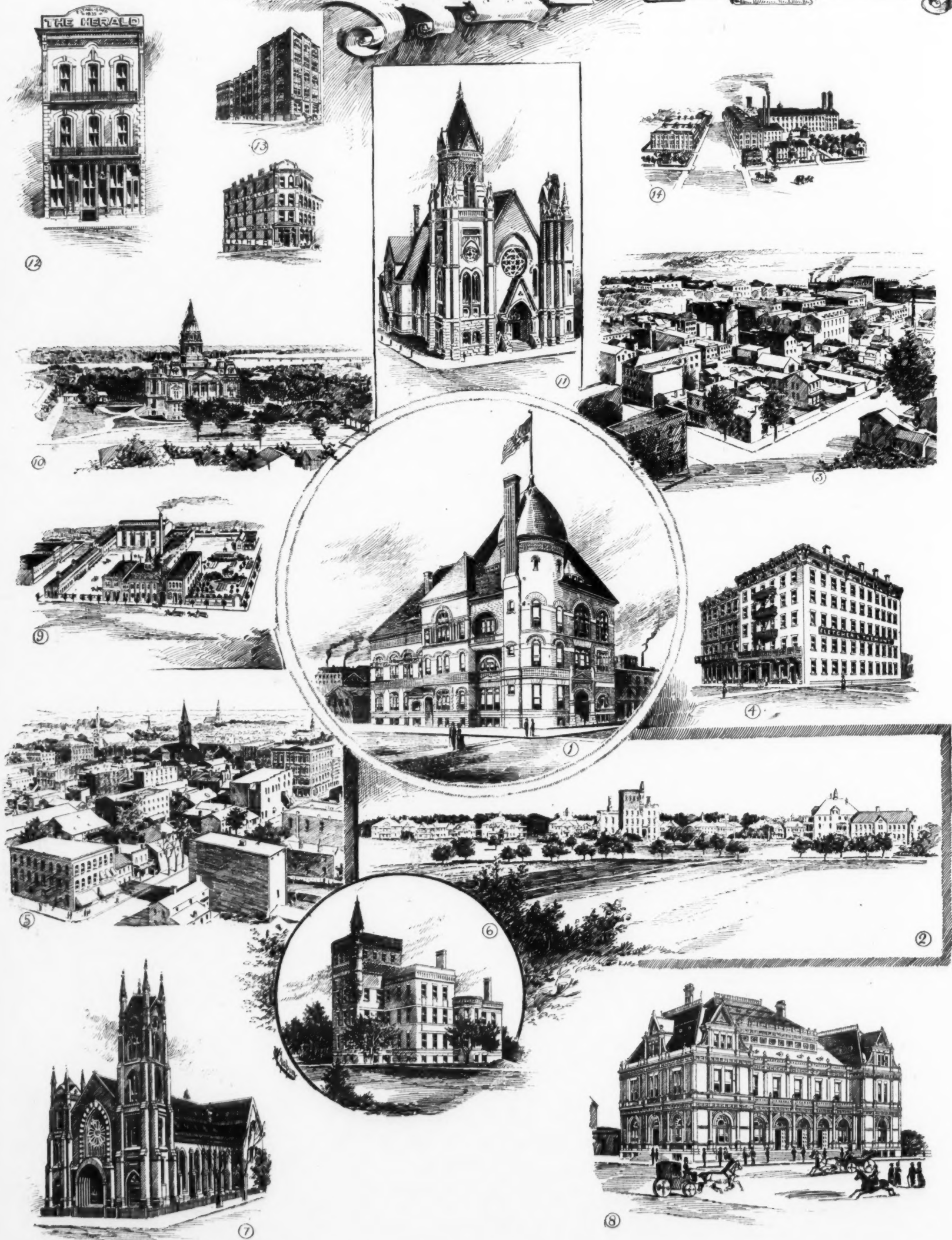
#### RICHARD F. NEWCOMB.

Unquestionably identified with the city of Quincy, her wealth, prosperity, and business health, is Richard F. Newcomb. He is a native of Franklin County, Massachusetts, and was born September 20th, 1837. From a modest beginning Mr. Newcomb has acquired a prominence in the business world that is seldom attained. During his early career he engaged in the hardware business at Boston, and later in the manufacture of paper at Beloit, Wis. In February, 1872, he came to Quincy and purchased the Quincy Paper Mill. The business prospered from the

first, and Mr. Newcomb was compelled to increase the capacity of the mill from time to time, until in February, 1880, he incorporated the Quincy Paper Company, and erected the present large straw-board works (an illustration of which appears in this issue) adjacent to the old mill. He was chosen president of the company, and under his direction the plant has grown to be one of the largest of its kind in America. About one year ago Mr. Newcomb and a number of gentlemen interested in the manufacture of straw board conceived the idea that it would be to the best interests of their business to organize all the straw-board mills of the United States into one ownership. The organization was perfected in July last, under the title of the American Straw Board Company, with a capital stock of \$6,000,000. R. F. Newcomb was wisely chosen first vice-president of the company, and through his devoted energy and shrewd business tact, the American Straw Board Company has built up one of the most profitable enterprises in this country. Nine-tenths of all the straw board used in the United States is manufactured by this company. The results accomplished by the American Straw Board Company are demonstrated in the fact that by economy in labor



# VIEWS IN THE GEM CITY, QUINCY, ILL.



1. NEW CITY HALL BUILDING. 2. GENERAL VIEW ILLINOIS SOLDIERS' AND SAILORS' HOME—S. M. RANDOLPH, ARCHITECT, CHICAGO, ILL.; WILLIAM HARLEY, CONTRACTOR, CHICAGO, ILL. 3. A VIEW FROM THE COURT-HOUSE DOME, LOOKING SOUTHWEST. 4. WILLIAM FLETCHER'S TREMONT HOTEL. 5. VIEW FROM THE COURT-HOUSE DOME, LOOKING SOUTHEAST. 6. HEADQUARTERS ILLINOIS SOLDIERS' AND SAILORS' HOME. 7. FIRST UNION CONGREGATIONAL CHURCH. 8. THE NEW FEDERAL BUILDING. 9. SCHANZ-WAHL BREWING CO. 10. ADAMS COUNTY COURT-HOUSE. 11. METHODIST CHURCH. 12. THE "HERALD" BUILDING. 13. J. B. SCHOTT SADDLERY CO. 14. DICK BROS. BREWING CO.

FROM PHOTOS BY W. A. WAIDE AND H. A. COARD.



and material under one management, they have been able to reduce the selling price twenty-five per cent. The company—from the vice-presidency of which Mr. Newcomb has since withdrawn—owns and operates mills at Quincy, Wilmington, and Lockport, Illinois; Terre Haute, Anderson, and Kokomo, Indiana; Circleville, Dayton, Kenton, Lyman, Piqua, New Portage, Tiffin, and Noblesville, Ohio; Chesterton, Maryland; and Winchester, Virginia.

Mr. Newcomb is an indefatigable worker, and possesses great tenacity of purpose, force of will, and physical as well as mental endurance. It is by virtue of these qualities that he has raised himself from small beginnings to his present enviable position. His advent to the city drove a nail in the coffin of old-fogyism. He has been a liberal contributor to the development of the city. His name is associated with a score of private enterprises, and as many public improvements. It was largely through his efforts that the magnificent \$250,000 hotel which bears his name, "The Newcomb," was erected. He was chairman of the building committee, and superintended the construction from the moment the first foundation stone was laid until the flag-staff was hoisted. He made the present location of the Free Public Library possible by purchasing the lot and turning it over to the building committee at a much less sum than the original cost. Mr. Newcomb is a director of the Gem City Milling Company, one of the largest flouring-mills in the State. He was the first president of the Mulliner Box and Planing Mill Company, and is still a director of that enterprise. He has been offered the nomination of Mayor at different times by each of the great political parties, but business has always prevented the acceptance. He was chairman of the Adams County Democratic Club during the last Presidential campaign, and he is an announced candidate for the nomination for Representative in Congress. Mr. Newcomb would make an excellent Congressman. The Quincy Journal says: "No one will question Mr. Newcomb's ability, his integrity, his honor. That he would make an excellent Representative of this district no man will deny. His business experience, his aggressive energy, his knowledge of affairs, of the world and of men, would make him a strong Congressman."

#### FLETCHER'S TREMONT.

Generally, first impressions are lasting, and certainly there is no place in a city where first impressions are formed more frequently than in its hotels. Here the traveler obtains his introduction to the city he visits for the first time, and he hardly finishes registering his name before he begins to "size up," as they say in the West, matters, things, and people about him. Any one who is fortunate enough to choose Fletcher's Tremont for a temporary home will at once fall in love with Quincy, because there is nothing about this leading hostelry but that which deserves favorable criticism. It is the home of the commercial tourist *par excellence*, not only in its comfortably furnished sleeping apartments and its superior table fare, but in the constant care and unremitting attention which every one connected with the hotel gives to the guest, from the genial proprietor, Mr. Will Fletcher, an acknowledged prince of caterers, down to the smallest bell-boy. The Tremont is a five-story structure, containing one hundred sleeping-rooms for guests, and has all the latest modern improvements, including gas, electric lights, passenger elevator, electric bells, and fire-alarms. The rates are \$2.00 and \$2.50 per day.

#### QUINCY NEWSPAPERS.

One redeeming feature of Quincy is her newspapers. In fact, the newspapers are far in advance of the city. Four daily, ten weekly, and a number of monthly papers are published here. The *Daily Herald*, by Doying, Hinrichsen & Case, leads the procession, and is one of the most enterprising papers in the West. W. J. Hynes manages the business department and Duke Schroeder edits the city columns. The *Daily Whip*, by D. Wilcox & Sons, is a mirror of every day's happenings. Harry McMein wields the editorial quill, and E. A. Hess presides over the city department. J. R. Gardner manages the business department. The *Germania*, edited by Henry Barnman and Felix Kistemann, is the only German daily published between St. Louis and Burlington. Its report of local and county affairs is not inferior to the English papers. The *Journal of Industry*, by Fred Taylor; *Sunday Optic*, by Julia D. Pratt; *Saturday Review*, by Addison L. Langdon, and the *Patriot*, by Miss Elizabeth Gilmer, are weekly papers that are a credit to the city.

#### DICK BROTHERS.

The brewery business of Quincy is one in which a very large amount of capital is invested. The business of making beer upon improved modern processes is one requiring an expensive plant and elaborate machinery. There are five breweries in Quincy, large and small, having an annual product of \$1,000,000. Dick Brothers' Brewery is the most extensive. It was established in 1857, and incorporated under a special charter in 1869. The brewery buildings and grounds cover two blocks, and have a capacity of 60,000 barrels annually. An ice plant, costing \$10,000, has just been added, which, together with the other machinery for beer-making, makes one of the most modern breweries in the West. The officers are: August Dorkenwald, President; William Steinwedle, Secretary; Frank Dick, Superintendent and Treasurer.

#### SCHANZ-WAHL.

The Schanz-Wahl Brewing Company was established in 1886, and has a capacity of 20,000 barrels annually. The buildings and grounds cover an area of 400x110 feet. The plant is complete in every detail, and the product is unsurpassed. A large bottling-house and refrigerator will be added this season.

#### MR. JOHN M. SAVIN.

MR. JOHN M. SAVIN, auditor of the Quincy, Omaha and Kansas City Railway, was born in the city of Baltimore, November 4th, 1854. He commenced the business of railroading in the auditor's office of the Baltimore and Ohio Railroad at Baltimore, where he served six years. In September, 1878, he resigned his position and went to Chicago, where he held several railroad positions. In the spring of 1881 he accepted a position as traveling auditor of the Chicago, St. Paul, Minneapolis and Omaha Railway, and in the fall of the same year was appointed agent of that road at Minneapolis. Mr. Savin held that position

until appointed assistant auditor of the Wisconsin, Iowa and Nebraska Railway Company, with headquarters at Des Moines. He gave up that position to accept service with the Union Pacific at Omaha, severing his connection with that company the same year to accept service with the Kansas City, Fort Scott and



MR. JOHN M. SAVIN.

Gulf Railway. He resigned in August, 1885, to accept the position of auditor of the Quincy, Omaha and Kansas City Railway, with headquarters at Quincy.

Mr. Savin's varied experience has peculiarly fitted him for the responsible position which he now holds, and he is recognized as one of the best railroad accountants in the country. He is a graduate of Rockhill College, Maryland, in the degree of Bachelor of Arts, and is numbered among the rising young railroad officials of the great West.

#### WORK OF THE LADIES OF THE G. A. R.

ONE of the patriotic organizations of the country is that known as the Ladies of the G. A. R., of which Mrs. Edward Roby was the founder. Mrs. Roby, who is Illinois State president of that organization, is the wife of Edward Roby, one of Chicago's most prominent lawyers, who has climbed fortune's ladder. Mrs. Roby is from the old anti-slavery stock, and was born in Boston, December 25th, 1841. She is rather short, of robust build, with large gray eyes and silvery hair, and has frequently been taken for Mrs. John A. Logan. Her kind, loving, motherly face is a mirror of goodness, and there is hardly a lady in the United States who is better known among the old soldiers, or one who has done more for their welfare, than Mrs. Edward Roby. Her sympathy with the army is in her new emotion. Since the close of the Civil War her one aim in life has been to keep green the memory of the fallen and the living heroes, and train up another generation to emulate the virtues and patriotism of the last. She is an honorary member of the Fourteenth Illinois Army Corps, and also of the Nineteenth Illinois Volunteers, who hold their annual encampment at Mrs. Roby's beautiful summer residence, more familiarly known as Camp Roby, located near Lake Michigan, in one of the most picturesque parts of South Chicago. The grounds cover several acres, and the fact that every shrub and tree which ornaments the spacious lawn is a gift to Mrs. Roby from various G. A. R. Posts throughout the United States, is worthy of note. Memorial Hall, in connection with Mrs. Roby's residence, is quite an historical locality. It is here the Ladies of the G. A. R. hold their annual conventions. The hall is 15x56 feet in dimensions, and is decorated with sacred war relics, among which is a piece of General Grant's flag-staff, General Hancock's headquarters flag, flags stained with the blood of our departed heroes, and oil paintings of a number of the great generals, valued at \$40,000.

The object of the Ladies of the G. A. R. is to look after the wants of the old soldiers, their widows and orphans. They also keep the libraries of the State and National Soldiers' Homes well supplied with books from prominent authors. These ladies have caused a law to be passed in the State of Illinois making the education of children compulsory. They have also caused a bill to be passed making a school day preceding Memorial Day a G. A. R. day for children. Only relatives of the old soldiers are eligible to membership. The State officers are Mrs. Edward Roby, President; Mrs. George O. Pratt, Secretary; Mrs. Philip Gunlock, Mrs. Z. R. Winslow, Mrs. Captain J. H. Marshall, and Mrs. Dr. Fox.

The Illinois Soldiers' and Sailors' Home is located on a tract of 142 acres adjoining the city of Quincy. The ground is undulating, partly wooded, and affords a beautiful site for such an institution. Water, gas, and electric light are supplied from the city plants, and the Chicago, Burlington and Quincy Railroad has a station on the premises. The Home was opened in March, 1887, since which time there have been 1,371 admissions, and there are now on the rolls 1,009.

Since the act of establishment, June 26th, 1885, there has been appropriated by the State for land, buildings, and permanent improvements the sum of \$369,000, and for maintenance and sundries the sum of \$529,500, an aggregate of \$898,500, which, however, provides for the institution until July 1st, 1891.

In the main building, built of stone, are the business offices, quarters for officers, assembly-hall, library, reading-room, billiard-room, and reception-room. The seventeen brick cottages will accommodate 750 men, and when crowded, 825 men. The hospital, a spacious brick building of modern construction, has room for seventy-five or more. The boiler-house, with battery of ten boilers, the laundry, machine and carpenter shop, general kitchen, warehouse, and bakery are substantial buildings of stone, and well adapted to their uses. There are thirty-one buildings in all, besides hot-houses, gate-houses, tool-houses, and minor buildings.

A peculiar feature of this Home is the food distribution. The meals are cooked in a general kitchen and carried in carts over a stone way to the separate cottages, each of which has its own dining-room. The following is the list of officials: Trustees, Daniel Dustin, L. T. Dickason, Thomas W. Macfall. Officers, J. G. Rowland, Superintendent; J. R. Lott, Secretary and Adjutor; R. H. Carnahan, Quartermaster and Commissary; R. W. McMahan, Surgeon; James D. Morgan, Treasurer; Rev. Peter Wallace, Chaplain.

#### THE ILLINOIS SOLDIERS' ORPHANS' HOME.

In February, 1864, before the war had closed, a meeting was held in Bloomington, Ill., to consider plans for caring for the orphans of the dead soldiers. At that meeting General John McNulta presented a resolution urging the State to provide for the widows and orphans of the war. Jesse W. Fell and others heartily seconded the effort, and, as a result, the Legislature made an appropriation of \$125,000 for the establishment of the Illinois Soldiers' Orphans' Home.

This act was passed in 1865, and Governor Oglesby appointed a committee to locate the Home. After considering propositions from various localities, the committee decided in favor of Normal, the citizens of that place giving \$40,000 in money, and Judge David Davis, late vice-president, donating sixty-five acres of land, valued at that time at \$1,000 per acre.

Two temporary homes had already been established, one at Springfield and the other at Bloomington. After some delay the new building was ready for use, and in 1869 the orphans in the two temporary homes were transferred to their permanent Home at Normal, and Mrs. Virginia C. Orr, who had been in charge of the home at Springfield, was appointed superintendent of the new Home, a position which she filled until April, 1887.

When the Home was organized it was intended only for children whose fathers had died, or had been totally disabled, while in actual service. But in April, 1875, the Legislature passed an act containing the following clause: "The object of the Soldiers' Orphans' Home shall be to provide a home for the nurture and intellectual, moral, and physical culture of all indigent children below the age of fourteen years, whose fathers served in the armies of the Union during the late Rebellion, and have died, or been disabled by reason of wounds or diseases received therein, or have since died, provided that in peculiar cases of inability of a pupil to support himself or herself, the trustees may retain such pupil, although above the age of fourteen years, until such pupil has reached the age of sixteen years, beyond which no pupil shall be retained." Thus the State provides for the children of those who went through the war single, but who, marrying after the service, find themselves, from wounds or other casualties of army life, unable to care for their children.

The application for admission to the Home is well guarded to prevent imposition. Great care is exercised in this particular, no child being admitted until the application has been approved by the trustees after a careful investigation of the case.

The children come from almost every county in the State, and they vary in age from a few months to fourteen years, the average age being about nine years. The inmates of the Home are completely furnished, being fed, clothed, and educated at the expense of the State, at an annual cost of about \$150 per capita.

Careful attention is paid to the sanitary condition of the Home, and as a result the health of the children is excellent. In addition to the regular school work, which continues forty weeks each year under the direction of seven experienced teachers, there is a well selected library of two thousand volumes to which the children have access. The discipline of the Home is firm but mild, and as a rule the children yield ready and cheerful obedience to all orders, since no orders are given except in the interest and for the welfare of the children themselves.

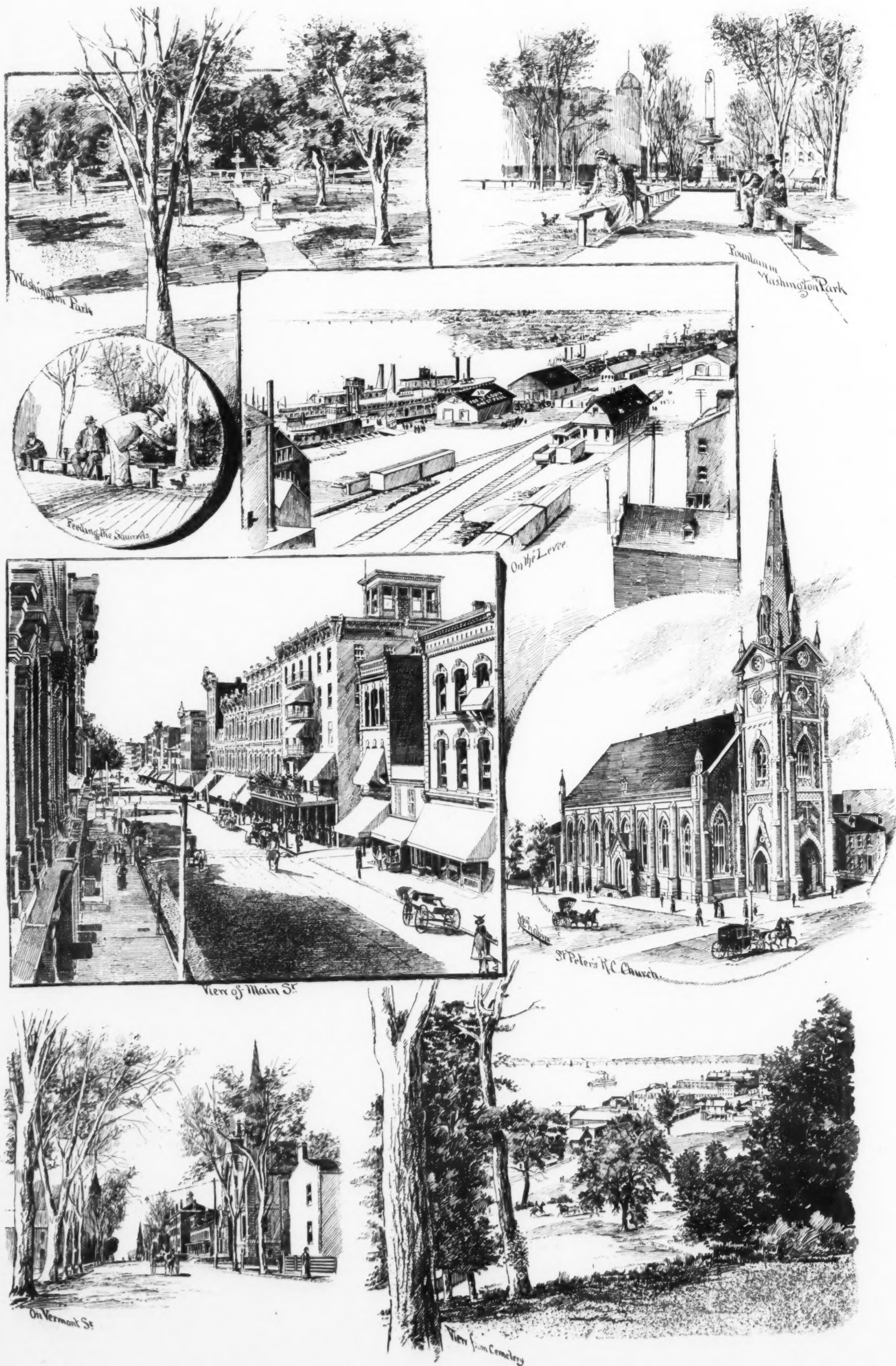
The moral culture of these little ones is not forgotten. Each Sunday morning at nine o'clock they meet in chapel for Sunday-school, the classes, about thirty in number, being taught by the Christian young people of Normal. At half-past two o'clock Sunday afternoon, religious services are held by the superintendent or some one selected by him. During the week the children also meet in chapel for worship, at which time they join in repeating passages of Scripture and in singing, an exercise of which they are very fond.

Upon the retirement of Mrs. Orr, in 1887, the trustees appointed H. C. DeMotte, Ph.D., then president of Chaddock College of Quincy, Ill., as superintendent, and his wife, Mrs. S. J. DeMotte, matron. To Dr. DeMotte the trustees also assigned the principalship of the school. The course of study was at once revised, and the work of the school arranged in systematic order by the new superintendent. Under his management an efficient corps of instructors is maintained from year to year, and the work of the school gives very gratifying results.

Seeing the necessity of additional accommodations for the children already in the Home, numbering at times nearly 400, and also of providing for many needy cases which could not be admitted for want of room, Superintendent DeMotte at once began to plan for enlarged facilities. Calling to his aid Rev. F. H. Wines, the secretary of the State Board of Charities, under the direction of the trustees he had plans and estimates prepared. With these plans and estimates he proceeded to Springfield, where the Legislature was in session, and, by securing the co-operation of a number of leading members of the Legislature, succeeded in getting a bill passed, appropriating \$66,618, the estimated cost of the proposed buildings and improvements. Work was begun on the new building in July, and they are now ready for use. These improvements will greatly add to the usefulness of the Home and the comfort of the children. They include new chapel, dining-rooms, play-rooms and bath-rooms for the boys, kitchen, store-room, laundry, and boiler-house. In addition to the new buildings, Superintendent DeMotte also secured an appropriation for the purchase of additional land so that the Home grounds now contain about one hundred acres, affording ample room for the buildings and play-grounds, with all the additional acres needed for gardening. In addition to the school training which the children receive, they are also taught to work, assisting in all the household duties and with the farm and garden work in regular details, changing work every six weeks, each one thus acquiring experience in the various departments of labor at the Home.

In these new Homes the State of Illinois has a magnificent property, beautifully located, and well adapted to the uses for which they are intended; and in this Orphans' Home the children of those who fought to save the Union will find clear heads to plan for their best and highest welfare, kind hearts to alleviate their woes and make the current of their young lives run more smoothly, and skilled hands to provide for their daily recurring wants. The Illinois Soldiers' Orphans' Home stands as a monument to the fidelity of the State in redeeming its pledge to care for the children of its citizen soldiers. WM. L. LARKIN.





ILLINOIS.—THE PARKS, STREETS, CHURCHES, DRIVES, AND LEVES OF QUINCY, "THE GEM CITY."  
PHOTOS BY W. A. WAIDE AND H. A. COARD.



WALL STREET'S INNOCUOUS  
DESUETUDE.

STAGNATION has taken the place of vivacity in Wall Street. Men who have sent prices up and sold out are now willing to let them drift along while they stand ready to jump in at any time to scalp the market. The little gold shipments that have been made and foreign selling of American stocks may be charged with the depression of prices recently brought about, but the truth is it was occasioned by the manipulators for a rise, who, having obtained a good round profit, were perfectly willing to sit back and see prices go off again.

And yet—and I say this in reply to a correspondent at Pittsburgh—I think it a dangerous operation to sell this market short. Business throughout the country generally is improving; railroad earnings continue to increase, and I believe there is a prospect that we shall have silver legislation of some kind before the close of this session, perhaps not until considerably later than many have expected it. The crop outlook is good. All these things presage a rising market, and if the manipulators who make their money by shearing the lambs would retire for a few months from the Street, we might have a bull market in earnest.

But there are some depressing factors; one of these is the aggressive disposition manifested toward the railroads by the granger element, who are the controlling element in several States. There is hardly a railroad in the State of Texas that is not, or has not been, in the hands of a receiver, and yet it looks as if the people of that State, under the compelling power of the farmers' votes, were about to elect Attorney-General Hogg as Governor of the State. Hogg is neither a man of great culture nor extraordinary refinement; a good many think he is a demagogue, and the fact that while traveling on railroad passes he has been posing as an anti-railroad candidate, justifies the assumption that he is not a type of the best and highest American character. The railroads bitterly oppose Hogg's aspirations; for, if elected, he will be bound, by his obligations to his supporters, as well as by a natural desire for revenge, to make it as uncomfortable for railroad corporations as he possibly can. The result of this sort of work will be precisely what it is in Iowa to-day; capital will be driven from the railroads of the State, and there will be an end, for the time being, perhaps for many years, of railroad building in Texas.

Nothing is more timid than capital, and when an oppressive railroad commission law was passed in Iowa, resulting in the bankruptcy of a number of its railroads, those who suffered by this legislation withdrew their capital permanently from investment in Iowa railroads, and, in fact, from all Iowa investments. Not only in Texas, but also in Kansas, Nebraska, and some of the Southern States, the Farmers' Alliances are demanding the most stringent and oppressive anti-railroad legislation. The effect of this may not be seen at once, but it appears to me as if in the end it would prove disastrous to a number of railroad lines, and cause more than one corporation that is doing well to-day to fall into the hands of a receiver.

It is probable that the contemplation of this fact—for the financier's information is always prophetic—is what has given such a demand for the securities of well-established Eastern trunk lines. On what other hypothesis can we explain why Western four-per-cent. railroad bonds sell at less than 80, while the West Shore 4's are in demand at 106, and other Vanderbilt properties are held equally as high.

A correspondent at Philadelphia says he bought Tennessee Coal and Iron bonds on my advice two months ago, and that they have fallen off two or three per cent. since. He questions whether the advice was sound. At the same time I received his inquiry I received a letter from a gentleman in Baltimore, whose financial standing no one will question, in which he gives a few facts regarding the Tennessee Coal and Iron Company worth quoting. He says, in addressing "Jasper": "In last week's issue of FRANK LESLIE'S ILLUSTRATED NEWSPAPER you spoke of the Tennessee Coal and Iron Company's bonds as a good investment. They are undoubtedly perfectly safe, and should sell a good deal higher, but in my opinion they are not as good an investment as the eight per cent. cumulative preferred stock. After paying their fixed charges, the company only has to earn \$80,000 per annum additional to pay the dividend on its preferred stock. If they should not get that close to earning its fixed charges, the bonds would not be so very safe. During the month of April iron was selling at \$11 a ton at the furnace for No. 1 iron, which is about the lowest price iron has ever sold at in this country. If iron had continued at that figure it would have closed up

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SOLUBLE,  
Delicious.

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THE COMING ONE OF AMERICA.  
Easily Digested—Made Instantly.

HIGHEST AWARDS AT  
THE PRINCIPAL EXHIBITIONS.  
The Original—Take no other.

# VAN HOUTEN'S COCOA

**"Best & Goes Farthest—Largest Sale in the World—Once Tried, Always Used."**

a large number of furnaces throughout the country; so, that month can be taken as a most severe test of the earning capacity of the company. In April the company earned \$81,700 net. After deducting \$36,000, one month's proportion of fixed charges (which includes sinking-fund requirements), the company had \$45,700 left to go to the preferred stock, or over six months' dividend earned in that poor month. The earnings of the company from its coal and coke business alone are sufficient to pay its fixed charges and dividend on its preferred stock. Another point to be considered by the investor is that the bonds are being bought in each year by the sinking fund, which by 1919 will cancel the entire bonded debt and leave the preferred stock the only charge on this magnificent property. It is almost incredible that this stock should be selling around par. It only goes to show how few people buy anything until it has been boosted to a high price by manipulation."

My own inquiries confirm what my correspondent says. It may be true that these bonds have fallen off two or three per cent. since I advised their purchase, but I do not advise my readers for speculation, but always with an eye to the investment side of the matter. Let my correspondent be satisfied with a bond at par which nets him about six per cent. If he is content for a while to take a profit, I believe he will get it.

The manipulation of the Baltimore and Ohio stock continues, and one or two corporations that have been ballooned are claiming to have secured control of the Baltimore and Ohio. I advise my readers not to pay any attention to these claims. This is an old trick with unscrupulous stock vendors. Wait until the official announcement is made. I have always thought that the Garretts would hesitate to part with the control of the Baltimore and Ohio, and yet the time may come when that property will fall into the hands of their worst enemy, Jay Gould, just as the Vanderbilts let their favorite stock—Western Union—drop into his paws when both of them got ready to make the change.

A correspondent at St. Louis wants advice about the Sugar Trust. He thinks he ought not to follow my advice as to leaving it alone. Any stock that is in litigation, and that can be knocked down any day from 10 to 30 points by an adverse decision of the courts, is not a stock to buy either for investment or speculation.

A gentleman at Des Moines, Ia., wants to know if I think Lake Shore will go to 150. Candidly, I think Lake Shore is at about figures at which it will pay holders to sell and put their money into the best four-per-cent. bonds that now sell in the market at between 75 and 80. I would rather have bonds than stocks at any time, particularly if they pay the same rate of interest. Lake Shore may go up, but it has a habit of going up and down, as manipulators regulate it, that does not make me as confident of its steadiness as I should otherwise be.

A Boston correspondent says he thinks Houston and Texas Central at 4 is a purchase, and asks my advice. I reply it all depends upon what the re-organizers, which means Mr. Huntington, of that road, intend to do with it. If it is proposed to assess it from \$60 to \$70 per share, then I would not advise its purchase. I have sometimes suspected that after the scheme to assess this stock fell through—knocked out by the courts—and the stock was run down from high figures to its present low plane, the manipulators intended to drive out shareholders so that Mr. Huntington could take in all the stock and do as he pleased. If this scoop is what he is after, then a little flyer in Houston and Texas Central might result in a very nice profit; but I again protest against speculating in any of these chances. One may just as well play poker, buy a lottery ticket, or throw dice at a raffle. Of course, if my correspondent does not care whether he wins or loses four or five hundred dollars, it is a different matter; but taking chances on Wall Street properties is risky business.

*Jasper*

## FACTS OF INTEREST.

Four election officers who acted in one of the voting precincts of Jersey City at the last State election in New Jersey, have been convicted of conspiracy to violate the election laws of the State, the extreme penalty for which is two years' imprisonment and a fine of \$500. Sixty-four other officials are under indictment for a similar offense.

THERE was a decrease of \$20,000,000 in the public debt during June. The total decrease for the fiscal year was about \$87,000,000.

THE Superintendent of the Census, Mr. Porter, estimates that the returns of the enumerators will show a total population of the United States of 64,500,000, against 50,155,783 in 1880.

AMONG the bequests made by the late Charles M. Da Costa, of New York, was one of \$100,000 to Columbia College.

## TELLING POINTS FOR CHICAGO.

It is claimed for Chicago that, in proportion to its population, it has more benevolent societies than any other city in the world; that the percentage of its dependent classes is less than in any other great city; that there are only two other cities in the country as well supplied with Sunday-schools; and, finally, that its Newberry Free Library starts with a fund of \$3,000,000, the largest ever given a free library. Besides this library the late Mr. Cramer left more than \$1,000,000 for another, and, in addition, the City Library has an income of nearly \$100,000 from taxation. The city appropriates one-third of its revenue to the public schools, and during the past year its citizens raised \$475,000 for the Chicago University and \$800,000 for the Lake Forest University. The McCormicks have given nearly \$1,000,000 for theological education, and not long ago Mr. Moody easily raised \$250,000 in Chicago for his training-school. The New York Tribune thinks that in view of all this it might possibly be advisable for the humorists to stop manufacturing squibs about Chicago's pork and lard. She is a city of which all Americans, New-Yorkers included, can be justly proud.

## THE "ORIGINAL PACKAGE" DECISION.

The Supreme Court of Iowa has held that "if the right to ship liquor into Iowa carries with it the right to sell in the original packages," then bottled beer may be shipped in barrels and sold by the bottle. The court went even further and held that liquor might be shipped into Iowa in tank-cars and drawn off and sold in quantities to suit the purchasers. Judge Caldwell, in a decision in Kansas at a late date, held practically the same view. But, notwithstanding these decisions, Judge Thomas of the District Court of Iowa has recently decided that a bottle, when shipped with others in cases or barrels, is not an original package; that an original package is the package as consigned to the common carrier for transportation. Judge Kavanaugh, another district judge, has held likewise, and of the decision of the Iowa Supreme Court remarks that "where such utterances are not only without the foundation of authority but hostile to every other decision upon the question and unsupported by reason they must be disregarded." It is to be hoped that Congress will speedily put an end to the confusion on this subject by passing the act explicitly confirming the right of the States to control the liquor traffic.

HE KNEW HIMSELF.—"I don't think you give yourself credit for the merits you really possess," said a young woman to Willie Washington. "I have been told that you are quite a hard thinker." "Ya-a-s," said Willie; "it has stunk me that I think with a great deal of difficulty."—Washington Post.

EQUAL TO ANY SACRIFICE.—"Harold," said the sweet girl, "shall I read to you my graduating essay for to-morrow?" "Yes, darling," replied the young man, pale but calm. "If—anything should happen to me," he added, in a hoarse, husky whisper, "remember, Maud, my last thoughts were of you."

## FINANCIAL.

**THE MERCANTILE TRUST CO.**  
EQUITABLE BUILDING, NEW YORK.  
Capital and Surplus, \$3,000,000  
Is a legal depository for Court and Trust funds and for general deposits, upon which it pays LIBERAL RATES OF INTEREST from date of deposit until date of withdrawal. The company also by law acts as executor, administrator, guardian, receiver, and trustee, as fiscal and transfer agent, and as registrar of stocks. Exceptional rates and facilities are offered to religious and benevolent institutions, and to executors or trustees of estates.  
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during the last eighteen months.  
Capital Fully Paid, \$1,000,000.  
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Kansas City Investments Exclusively.  
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16 Models.

Superior in Shape, Finish,  
and Material to any Corset  
now made.

**D. R. T. FELIX GOURAUD'S ORIENTAL CREAM, OR MAGICAL BEAUTIFIER.**

PURIFIES AS WELL AS BEAUTIFIES the Skin. No other cosmetic will do it.  
Removes Tan, Pimples, Freckles, Moth Patches, Rash, and Skin diseases, and every blemish on beauty, and defies detection. It has stood the test of 40 years, and is so famous we taste it to be sure it is properly made. Accept no counterfeit of similar name. Dr. L. A. Sawyer said to a lady of the East (a patient): "As you ladies will use them, I recommend 'Gouraud's Cream' as the best and most beautiful of all the skin preparations." For sale by all Druggists and Fancy Goods Dealers in the U. S., Canada and Europe.  
**FRED. T. HOPKINS, Prop'r, 57 Great Jones St., N. Y.**



## SUBMARINE SIGNALING.

EXPERIMENTAL work is being carried on by several well-known inventors, with excellent prospects of success, in the matter of methods of signaling through submarine cables. The Wheatstone automatic apparatus, which not many years ago was considered to be rendering excellent service when it attained a speed of eighty to one hundred words a minute, has been so far improved that 600 words can now be reached in actual practice, and not simply when the instrument is worked through a plain resistance or through a looped line without an earth connection. A new automatic signaler is said to be doing good work in England over cables of a moderate length.

## THE YOUNG MAN GRADUATE.

His eye hath a dreamy, far-off stare,  
A marvel is his cravat;  
He walketh about with his nose in the air,  
And he weareth a high plug hat.

—Chicago Tribune.

## EXPERIENCED TRAVELERS KNOW

That there is a feeling of great fatigue upon the completion of a journey in the most luxurious cars, if the line over which they pass does not possess easy curves and light grades. They also know that the route of the Lake Shore and New York Central approaches more nearly than any other the engineers' ideal of a perfect roadway—a dead level. In addition to this it is the only complete and unbroken railway line between Chicago and New York City, and the only double-track line from Chicago to the East. The celebrated Chicago and New York Limited (Wagner vestibule), via this route, is the only train making the run between these points in twenty-five hours, landing its passengers in New York City (Grand Central Depot, 43rd Street) without the annoyance of a change or transfer of any kind. From the fact that it possesses all the requirements for the speedy, safe, and prompt service necessary in the handling of the mails, it has been selected by the Government as the route of the fast mail train.

Summer tourist tickets to the mountain, lake, and seaside resorts of the East are now on sale, full list of which will be promptly furnished on application. A. J. Smith, General Passenger and Ticket Agent, Cleveland; C. K. Wilber, Western Passenger Agent, Chicago.

## A HOME OR OFFICE ON THE RAILS

Is the strange anomaly presented by the Pennsylvania Limited. Hand-maids anticipate the wants of ladies and children, who are surrounded with all the home comforts; while the business man keeps pace with the times by the financial and general news bulletin, and conducts his correspondence through the medium of free typewriters. The Limited leaves New York daily, from stations foot of Cortlandt and Desbrosses streets, at 10 A.M., for Cincinnati and Chicago.

## THE DELIGHTFUL SUMMER RESORTS

Of Northern Michigan, reached by the Grand Rapids and Indiana Railroad ("The Fishing Line"). Mackinac Island, and the many resorts reached therefrom—Sault Ste. Marie, Marquette, Les Cheneaux Islands, etc. Petoskey and Bay View—Harbor Springs, Harbor Point, Wicquetonish, Charlevoix, etc., located in the immediate neighborhood. Traverse City and neighboring resorts—Omens, Old Mission, Elk Rapids, etc. The many lakes and streams afford the finest of fishing—the brook trout, the celebrated grayling, black bass, and other varieties of game fish. The train service of the Grand Rapids and Indiana Railroad for the season of 1890 will be complete in every particular. Through sleeping-cars will be run between Cincinnati, Petoskey, and Mackinaw; also between Chicago and Petoskey and Mackinaw, via the Michigan Central Railroad and Kalamazoo. Tourist's tickets can be purchased to any of the above points at reduced rates. For descriptive matter, time cards, and full information, address C. L. Lockwood, General Passenger and Ticket Agent, Grand Rapids, Mich.

## COOL COLORADO.

Do you know that you can ride in palace sleeping-cars from New York or Boston to Denver or Salt Lake City with but one change, and that in St. Louis Union Depot, by taking the sleeping-cars via Washburn line, leaving Boston daily at 3 P.M. via Hoosac Tunnel route, and leaving New York daily at 6 P.M. via New York Central. This is the only Niagara Falls line to St. Louis. Be sure your tickets read via Washburn.

ANGOSTURA BITTERS, the celebrated appetizer, of exquisite flavor, is used all over the world.

NEW SATURDAY AFTERNOON EXPRESS  
NEW YORK TO LONG BRANCH AND  
POINT PLEASANT

VIA PENNSYLVANIA RAILROAD.

COMMENCING ON Saturday, June 28th, a new fast train will be run from New York to Point Pleasant on Saturdays only. This train is placed in service for the convenience of those desiring a half holiday on the coast, and will leave New York at 1:30 P.M., arrive at Long Branch 2:50 P.M., and Point Pleasant 3:30 P.M. The inauguration of this service affords an opportunity of visiting these popular resorts never before enjoyed.

Shavers! Lloyd's Eucasia requires neither soap nor water, enabling one to shave with comfort in half the usual time. Cool and refreshing to the skin. Invaluable to travelers. Pliable tube bears signature "Aimee Lloyd" in red ink. Refuse all others. Sold by Park & Tilford, McKesson & Robbins, E. Fougere, and all druggists. Manufactured, 3 Spur Street, Leicester Square, London.—Adv.

BROWN'S HOUSEHOLD PANACEA,  
"THE GREAT PAIN RELIEVER," cures  
Cramps, colic, colds; all pains. 25 cents a bottle.

Mrs. Winslow's Soothing Syrup has been used for over fifty years by millions of mothers for their children while teething with perfect success. It soothes the child, softens the gums, allays all pain, cures wind colic, and is the best remedy for diarrhoea. Sold by druggists in every part of the world, twenty-five cents a bottle.

When Baby was sick, we gave her Castoria.  
When she was a Child, she cried for Castoria.  
When she became Miss, she clung to Castoria.  
When she had Children, she gave them Castoria.

## THE DRESS OF A CHINESE BRIDE.

A WRITER in the North China Herald describes the dress worn by a Chinese lady at her wedding, of which he was a witness, as follows: "At length we were admitted to inspect the bride, whose four-hours' toilet was just completed, and a marvelous spectacle truly was the figure seated motionless in the centre of the room. Gorgeously elaborate was her array from head to foot, the former crowned with a helmet-like erection of a material resembling turquoise enamel, wrought into the finest filigree work, from which projected glittering artificial beetles and butterflies, and other quaint, rich ornaments, the whole surmounted by three large round tufts of crimson silk, arranged tiara-wise. From the brim of this headgear fell all round strings of pearl and ruby beads, about half a mile in length. Just visible through these, at the back, were broad loops of jet-black hair, stiff and solid as polished ebony, and decorated with artificial pink roses. Her principal vestment was a long tunic, whose foundation fabric of crimson satin was scarcely discernible amid its embroidery of gold. A corner turned back, lined with emerald satin, revealed an underskirt paneled in brilliant red-and-blue silk, this also profusely trimmed with gold embroidery. A belt of scarlet satin, studded with tablets of white cornelian, crossed the waist behind. From the front edge of her head-dress a red silk veil fell almost to the ground, adding much to her preterhuman aspect."

## FUN.

SELFISHNESS is the devil's narrow-gauge road to perdition.—The Ram's Horn.

SIN always has a plausible excuse for appearing in company.—Milwaukee Journal.

THE secret of the smooth man's success lies in his never getting ruffled.—Terre Haute Express.

THE sphere of the sewing-girl is not contracted; it is often a hemmy-sphere.—Yonkers Gazette.

PEOPLE who wait for what is offered generally have long spells between meals.—Milwaukee Journal.

THERE would be no trouble in politics if the politician were let alone and given his way.—Scranton Truth.

"I DREAM my stories," said Hicks. "How you must dread going to bed!" exclaimed Cynicus.—New York Sun.

THE worst thing about the woman who says "I told you so" is that she generally tells the truth.—Somerville Journal.

WONDERS OF JURY SYSTEM.—"Wasn't he caught in the act?" "Certainly." "Then why did the jury acquit him?" "He proved an alibi."

"He was awful," said Chappie, indignantly. "He said if I opened my mouth again he'd put a head on me." "Why didn't you accept his offer?"—Figaro.

"NEXT Sunday," said the divine, "I shall preach on the 'Eight Deadly Sins.'" "Eight?" queried the vestryman. "What is the eighth?" "The choir?"—New York Herald.

A CRUSHED BOY.—"John," said Mrs. Billus, anxiously, "you whipped Willie too hard. His spirit is utterly broken." "What makes you think so?" inquired Mr. Billus. "He asked me a little while ago if I didn't want to cut his hair."

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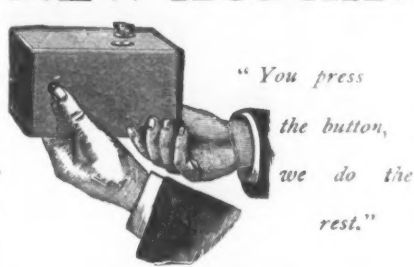
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"But the odd thing about the gutter-men is the way they fix their umbrellas. Every man has an umbrella, and as he uses both hands with the pole, he naturally cannot hold up his umbrella. The handle of the umbrella comes down his back, and is held in position by a small rope, which is wound a couple of times around the waist, and then up higher, and finally comes over each shoulder. The umbrella stays in place in the strongest wind, and protects the man as he walks along sweeping away the sticks. It is rather a funny sight to see a regiment of these men slowly walking along the edge of the sidewalk, each with his automatic umbrella fastened over him."

## EDUCATION AND CRIME.

A WRITER in the *Popular Science Monthly* says: "We may find, upon a more careful examination, that there is some other cause than ignorance for the rapid growth of our prison population in certain parts of our country. If I am not mistaken, there are several such causes, some of them entirely independent of the charge of illiteracy of the nation. One of them lies in the transition from an unsettled condition to a settled condition on our constantly advancing frontier; another is in the change from slavery in the South; and a third is in the gradual elevation of the standard of human conduct, making crimes of actions that had been only lawful escapades in earlier times."

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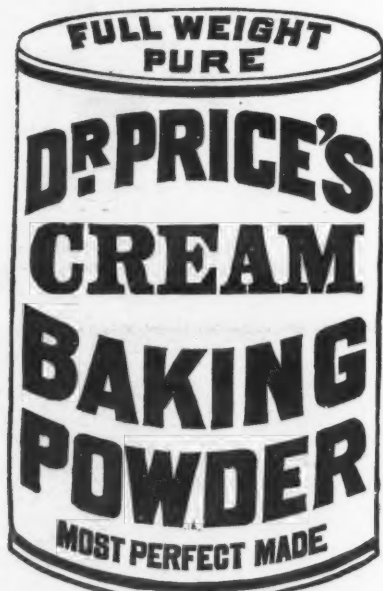


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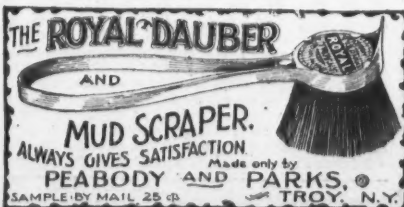
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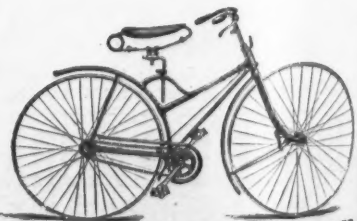
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